

This chapter moves beyond looking at poverty rates at geographic levels and begins to examine demographic characteristics and specific population groups. It addresses the question, "Within urban areas, which population groups are particularly vulnerable to living in poverty?" The objective is to provide a profile of poverty among selected urban groups and make some basic comparisons between these groups in different cities. As well, the chapter explores some factors that contribute to relatively high poverty rates among these groups. (Factors contributing to variations in poverty rates among cities are addressed in *Chapter 5*.)

The first section of this chapter begins by examining differences in poverty rates among age and gender groups in cities. The next section discusses specific groups with particularly high poverty rates, including immigrants, visible minorities, Aboriginal persons, and persons with disabilities. As well, poverty rates among different household types are explored. Finally, poverty rates for each group are summarized.

For ease of understanding, a single set of geographic units is used to focus discussion. Large or central cities in metropolitan areas (hereafter referred to as *metropolitan cities* or *cities*) have been chosen as the geographic unit of comparison for a number of reasons:¹

- ➔ Poverty in metropolitan and municipal regions is actually

concentrated in the large and central cities. As such, this chapter focuses on the areas where the problem of poverty is worst.

- ➔ Many of the vulnerable groups discussed are known to be concentrated in central areas, and the data below bear this out. In other words, this research concentrates on areas where the groups are most populous.
- ➔ These cities make good comparative units for they are similar in many respects: they are generally units of 100,000 population or greater, and they represent municipalities with similar responsibilities. As well, they are small enough to reflect community differences within metropolitan or regional areas.

However, the selected cities do differ with respect to their geographic context. In particular, there are notable variations in the size, geography and history of the metropolitan area or region in which they are located. For example, some cities selected are components of the same CMA, such as the cities of Toronto and Mississauga. Others are the only city selected from a particular CMA, such as Edmonton. In addition, some cities are centrally located (for example, Montréal), whereas others are suburban in nature (for example, Laval). Given these differences, readers are cautioned to take each city's regional context into consideration when

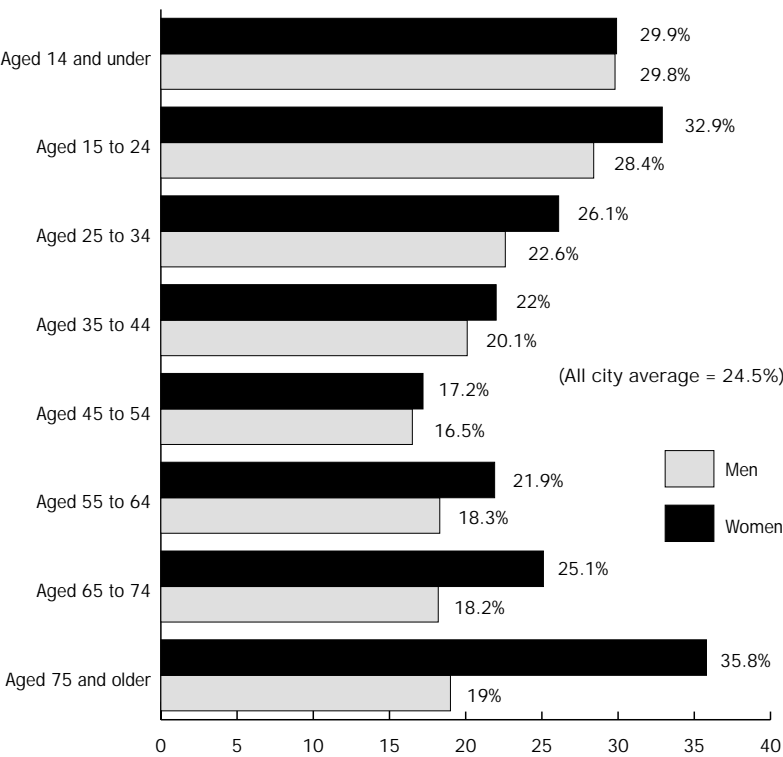
examining the findings from this and subsequent chapters

Age, Gender and Poverty

A person's age and gender have a remarkable influence on their likelihood of experiencing poverty. Figure 2.1 shows 1995 poverty rates for the population of all cities, by age and gender. The figure shows that the young and the elderly were more likely to experience poverty. As well, women in every age group were more likely to live in poverty than were men. The incidence of poverty declines with age until age 45 to 54, after which the incidence rises again. However, poverty rates for women rise more substantially with age than do the rates for men. Among females, seniors aged 75 and older were the most likely to be poor (35.8 per cent), followed by young women aged 15 to 24 (32.9 per cent). Among males, boys up to age 14 had the highest poverty rate at 29.8 per cent, followed by young men aged 15 to 24, at 28.4 per cent.

As shown in Figure 2.2, children and youth were over-represented among the poor population. They accounted for 32.8 per cent of the total population, but 40.4 per cent of the

FIGURE 2.1
POVERTY RATE BY AGE GROUP AND GENDER, AGGREGATE OF CITIES, 1995



Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

poor population. In contrast, those aged 45 to 64 were under-represented among the poor. This

group accounted for 21.3 per cent of the total population, but only 15.8 per cent of the poor population.

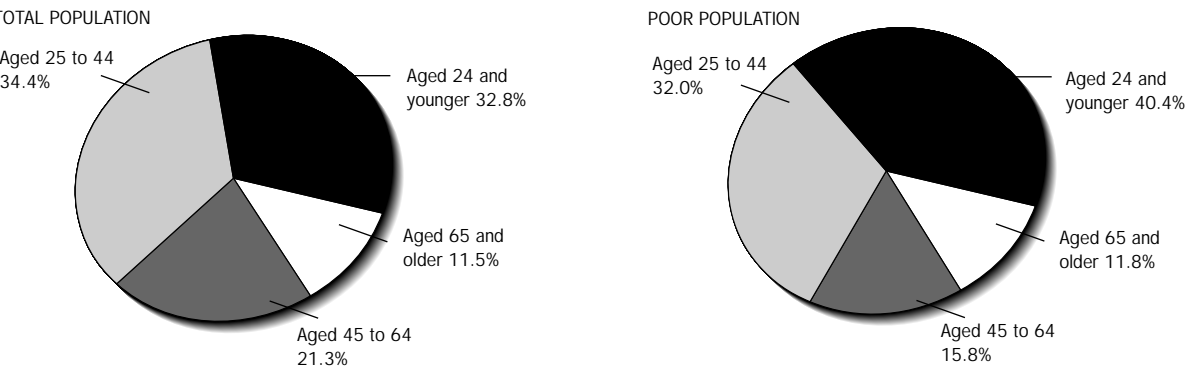
CHILDREN

Child poverty is essentially family poverty, because most children do not grow up in isolation and they are not expected to have material income. Families take on a variety of forms, with each family type having a different likelihood of living in poverty. As such, the chance that a child will live in poverty is related to the type of family in which he or she lives. Poverty among different family types is discussed in detail in the section on "Household Type and Poverty" below.

Childhood poverty is associated with higher chances of poor health, low educational attainment, riskier environments, and riskier behaviours among children. These are all negative outcomes for the long-term development of individuals and for the nation as a whole.

Among the 2.3 million children under age 15 in cities, 693,700 were poor in 1995. Table 2.1 shows the number of poor children and the poverty rates for children under age 15 in each city. The 29.8 per cent poverty rate for children in all cities is 6.4 percentage points higher than the national poverty rate for this age group (at 23.4 per cent). The likelihood of a child

FIGURE 2.2
PROPORTION OF TOTAL AND POOR POPULATIONS BY AGE GROUP, AGGREGATE OF CITIES, 1995



Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

TABLE 2.1
CHILDREN UNDER AGE 15 BY POVERTY STATUS AND CITY, SHOWING
NUMBER, PROPORTION IN CITY POPULATION AND POVERTY RATE, 1995

	Total	Poor	Proportion of children in city population		Poverty rate (%)
			Total	Poor	
ALL CITIES	2,325,300	693,700	19.1	23.3	29.8
Montréal	153,900	77,800	15.6	19.1	50.5
Ottawa	52,200	20,700	16.6	23.3	39.6
Longueuil	22,800	8,600	18.1	22.5	37.7
Toronto	423,100	156,500	18.0	24.1	37.0
Saint John	13,300	4,800	18.8	25.3	36.4
Vancouver	70,800	25,500	14.0	16.3	36.0
Québec	22,200	7,900	13.6	14.0	35.6
Hamilton	61,500	21,900	19.4	25.0	35.6
Cape Breton	22,300	7,800	19.7	27.5	34.8
Sherbrooke	11,400	3,900	15.6	17.9	34.1
Hull	10,300	3,500	16.9	19.7	34.0
Trois-Rivières	6,700	2,200	14.4	15.7	33.5
Victoria	8,100	2,700	11.4	15.1	33.1
Burnaby	28,800	9,300	16.3	19.1	32.5
Edmonton	125,800	40,400	20.7	25.6	32.1
Halifax	16,600	5,300	14.9	19.5	31.9
Richmond	27,800	8,500	18.8	22.2	30.7
Winnipeg	121,900	37,100	20.1	25.1	30.4
St. John's	18,300	5,400	18.3	22.9	29.3
Sudbury	15,900	4,600	17.6	24.1	29.0
Saskatoon	42,600	12,400	22.4	28.4	29.0
Surrey	69,300	18,800	23.0	29.1	27.1
Coquitlam	21,000	5,600	21.0	24.9	26.5
Windsor	37,200	9,800	19.1	25.6	26.3
Niagara Falls	14,800	3,800	19.5	27.6	25.8
Laval	64,300	16,200	19.7	23.2	25.2
London	66,200	16,100	20.6	26.6	24.3
Regina	39,200	9,400	22.1	28.8	23.9
Calgary	161,700	38,400	21.3	24.6	23.7
St. Catharines	24,300	5,700	18.9	24.9	23.5
Jonquière	10,400	2,400	18.7	18.3	22.9
Kitchener	37,700	8,500	21.4	28.8	22.5
Oshawa	29,200	6,500	22.0	30.2	22.4
Gatineau	23,000	5,100	23.0	25.9	22.0
Mississauga	121,000	25,800	22.4	29.0	21.3
Thunder Bay	21,700	4,500	19.4	26.2	20.7
Gloucester	23,200	4,700	22.6	33.5	20.2
Chicoutimi	11,700	2,300	19.0	17.6	20.0
Nepean	24,300	4,800	21.4	30.1	19.8
Richmond Hill	22,300	4,300	22.0	24.4	19.4
Brampton	63,400	11,100	23.8	30.6	17.6
Cambridge	23,500	3,900	23.4	28.7	16.8
Markham	36,000	6,000	20.9	23.7	16.5
Saanich	17,400	2,800	17.4	21.7	16.1
Vaughan	30,800	4,000	23.3	25.1	13.0
Burlington	26,900	3,400	19.8	24.1	12.6
Oakville	28,600	3,100	22.4	24.7	10.9

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

experiencing poverty has much to do with where they live. More than half (50.5 per cent) of the children in the city of Montréal lived in poor families, whereas 10.9 per cent of children in

Oakville lived in poverty. However, despite the wide range of poverty rates among this age group, many cities had rates close to the all-city average.

YOUTH

In 1995, youth aged 15 to 24 in cities were among those most likely to live in poverty. As among children, the youth poverty rate was higher in all cities than in Canada overall – 30.7 per cent compared to 23.4 per cent respectively. Table 2.2 shows that youth were over-represented among the poor populations in all cities examined except Vaughan. In 10 cities on the list, at least one in five poor persons was a youth. In Halifax, youth comprised one of every four poor persons. The poverty rate among youth varied widely by city. In Montréal, over half (51.0 per cent) of the youth lived below the poverty line; in Burlington, the rate was 10.6 per cent. In Québec, Ottawa, Victoria, Trois-Rivières, Vancouver and Cape Breton, the youth poverty rate was over 40 per cent.

Although many factors are associated with poverty among youth, their low status in the labour market likely contributes to their high poverty rates. This is supported by a number of indicators:

- ➔ Young people looking for employment have had a more difficult time finding it than have other age groups. As shown in Figure 2.3, the unemployment rate among Canadian youth has been considerably higher than the rate among other working-age groups. In 1989, the youth unemployment rate was four percentage points higher than that of adults aged 25 to 44. By 1997, this difference had grown to more than eight percentage points. As well, youth had less employment experience in 1996 than in previous years. The share of youth aged 15 to 19 with at least one week of employment experience declined 21 percentage points between 1989 to 1996 – from 74 per cent to 53 per cent.²

TABLE 2.2
YOUTH AGED 15 TO 24 BY POVERTY STATUS AND CITY, SHOWING NUMBER,
PROPORTION IN CITY POPULATION AND POVERTY RATE, 1995

	Total	Poor	Proportion of youth in city population		Poverty rate (%)
			Total	Poor	
ALL CITIES	1,654,100	507,400	13.6	17.1	30.7
Montréal	131,800	67,200	13.3	16.5	51.0
Québec	21,700	9,400	13.3	16.6	43.3
Ottawa	41,700	17,700	13.2	19.9	42.6
Victoria	9,700	4,100	13.8	23.1	42.1
Trois-Rivières	7,000	2,900	15.1	20.0	40.8
Vancouver	68,100	27,800	13.5	17.7	40.8
Halifax	16,700	6,800	15.1	25.0	40.7
Sherbrooke	12,300	4,900	16.8	22.3	39.5
Hull	8,300	3,200	13.5	17.7	38.2
Burnaby	25,100	9,500	14.2	19.4	37.8
Longueuil	18,000*	6,400	14.3	16.8	35.6
Edmonton	86,200	30,200	14.2	19.1	35.0
Saint John	10,100	3,500	14.3	18.3	34.6
Saskatoon	30,600	10,500	16.1	24.1	34.3
Hamilton	41,300	13,800	13.0	15.7	33.4
St. John's	16,600	5,500	16.7	23.4	32.9
Toronto	293,600	96,600	12.5	14.9	32.9
Winnipeg	83,600	25,100	13.8	17.0	30.0
Richmond	21,300	6,400	14.4	16.6	30.0
Sudbury	14,000	4,200	15.4	21.8	29.9
Calgary	103,000	29,000	13.6	18.5	28.1
London	44,900	12,600	14.0	20.9	28.0
Jonquière	8,500	2,300	15.2	17.6	27.1
Regina	26,700	7,200	15.0	22.0	26.9
Cape Breton	16,500	4,400	14.6	15.5	26.5
Coquitlam	13,600	3,600	13.5	15.9	26.2
Windsor	28,000	7,100	14.4	18.6	25.3
Surrey	40,700	9,800	13.5	15.2	24.1
Chicoutimi	9,600	2,300	15.5	17.2	24.0
Laval	41,700	9,700	12.8	13.8	23.2
St. Catharines	16,800	3,900	13.1	16.9	23.0
Richmond Hill	13,700	3,000	13.5	17.0	22.1
Gatineau	13,700	3,000	13.7	15.5	22.1
Kitchener	24,600	5,400	14.0	18.2	21.8
Saanich	13,400	2,800	13.4	22.1	21.3
Oshawa	17,900	3,800	13.5	17.5	21.1
Nepean	15,000	3,100	13.1	19.1	20.5
Niagara Falls	9,600	1,900	12.6	13.7	19.9
Thunder Bay	15,500	3,000	13.9	17.4	19.2
Cambridge	13,600	2,400	13.6	17.7	17.8
Mississauga	74,900	13,000	13.8	14.7	17.4
Markham	27,600	4,600	16.0	18.1	16.5
Gloucester	15,200	2,400	14.9	17.3	15.9
Brampton	39,200	5,800	14.7	16.0	14.9
Oakville	16,100	2,000	12.6	16.1	12.7
Vaughan	19,900	2,400	15.0	14.8	11.9
Burlington	16,900	1,800	12.4	12.7	10.6

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

➔ Finally, youth are highly likely to be in school.⁴ Although many are employed part-time during the school year, school commitments generally restrict the amount of employment they can have, thereby keeping their overall earnings low.

SENIORS

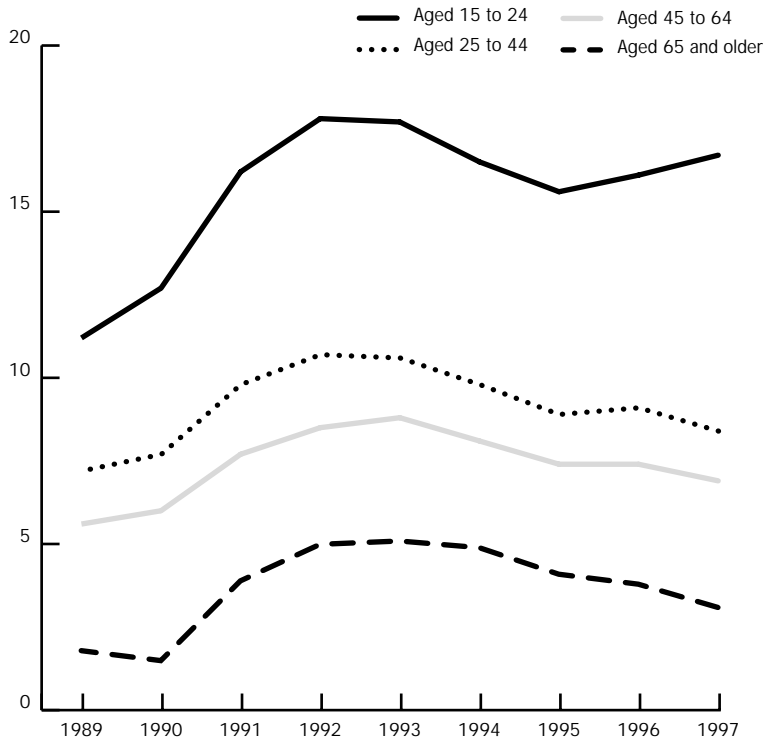
Many authors have cited the decline in poverty among seniors as a success story in Canadian social policy. Income transfers to persons over age 65 – through programs such as Old Age Security (OAS), Guaranteed Income Supplement (GIS), Spouse's Allowance (SPA), and the Canada/Québec Pension Plans (C/QPP) – have been credited with keeping many seniors out of poverty. However, despite two decades of declines in poverty among the elderly, a large proportion of seniors still live below the poverty line in many Canadian cities.

Table 2.3 shows poverty data for seniors aged 65 and older in cities. In 1995, the national poverty rate among seniors was 19.3 per cent, but 25.0 per cent of seniors in cities were poor. Among the 1.4 million elderly in cities, almost 349,900 lived below the poverty line.

The incidence of poverty among seniors in Montréal was more than 15 percentage points higher than the all-city average. As well, the elderly were most likely to be poor in Québec cities – eight of the top 10 cities ranked according to their high poverty rates for seniors were in Québec. At the low end of the scale, Saanich (at 8.2 per cent) had the lowest poverty rate for seniors among the cities examined. Of the 10 cities at the bottom of the list, Saanich was the only city not in Ontario.

➔ When youth do find employment, their wages are low. Not surprisingly, they often end up with poorly paying jobs due to a lack of employment experience or schooling. Fifty-eight per cent of all minimum-wage workers are youth, despite their relatively small numbers in the labour force.³

FIGURE 2.3
UNEMPLOYMENT RATES BY AGE GROUP, CANADA, 1989-1997



Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's Labour Force Survey, 1989 to 1997.

As discussed above, elderly women were more likely to live in poverty than were elderly men. One reason is that, over her lifetime, the average woman works in the paid labour force for a shorter time and at lower wages than does the average man. As a result, many elderly women contributed less to the Canada or Québec Pension Plans (C/QPP) and to employer-sponsored pension plans while they were working, and therefore they are eligible for smaller benefits from these programs. In addition, fewer women receive income from private pension plans than do men, and the amounts they receive from these sources are generally small. Elderly women typically receive a large share of their income from the income security programs of OAS, GIS and

SPA, and this share increases with age. While elderly women receive higher average amounts from these sources than men receive, their benefits from C/QPP and private pensions are typically less than those of men.⁵ Despite the existence of retirement programs, private pensions, and private investments, the incomes of many seniors – particularly senior women – fall below the poverty line.

Immigration and Poverty

Immigrants and refugees generally arrive in Canada looking for a fresh start in life. Many come for economic opportunities, to reunite with their families, or to escape persecution.⁶ When they first arrive in the country,

many foreign-born people have lower-than-average incomes. Over time, most of them are able to adjust to Canadian institutions such as the labour market, and to improve their incomes. In fact, the average income of some non-recent immigrants has approached, or surpassed, the average income of Canadian-born citizens. However, there are concerns that recent immigrants are having greater difficulties in the labour market than did previous immigrants, and that their incomes may never reach the Canadian average. Data in this section suggest that recent immigrants to Canada are indeed having trouble gaining an adequate income. If so, their long-term contributions to Canada's cultural and economic character may be diminished.

From the 1970s to the present, cities have been the predominant entry point for immigrants to Canada, and most have settled in metropolitan areas after gaining their landed immigrant status. As such, it is not surprising that immigrants represent a substantial proportion of the total population in these areas. In 1996, 85 per cent of all immigrants lived in metropolitan areas, compared to 57 per cent of the Canadian-born population.⁷ In Table 2.4, columns one and four show the number and distribution of the population in all cities by immigrant status. In these cities, foreign-born Canadians accounted for 28.8 per cent of all residents in 1996. Of this population, 59.8 per cent immigrated to Canada before 1986, 15.7 per cent immigrated between 1986 and 1990, and 24.5 per cent immigrated between 1991 and 1996.

The table also includes figures on non-permanent residents in Canada, who accounted for about one per cent of the population of all cities.

TABLE 2.3
SENIORS AGED 65 AND OLDER BY POVERTY STATUS AND CITY, SHOWING
NUMBER, PROPORTION IN CITY POPULATION AND POVERTY RATE, 1995

	Total	Poor	Proportion of seniors in city population		Poverty rate (%)
			Total	Poor	
All cities	1,402,100	349,900	11.5	11.8	25.0
Montréal	134,000	54,500	13.6	13.4	40.7
Québec	23,900	9,300	14.7	16.4	38.8
Longueuil	12,600	4,600	9.9	12.1	36.9
Hull	6,600	2,300	10.9	13.1	35.2
Vancouver	61,700	19,600	12.2	12.5	31.8
Gatineau	5,400	1,700	5.4	8.7	31.5
Chicoutimi	6,100	1,900	9.9	14.1	30.9
Trois-Rivières	7,300	2,200	15.7	15.6	30.6
Laval	34,500	10,100	10.6	14.4	29.2
Burnaby	21,800	6,300	12.4	13.0	29.1
Hamilton	46,300	13,300	14.6	15.2	28.8
Winnipeg	78,800	22,200	13.0	15.0	28.2
Richmond	15,700	4,300	10.6	11.1	27.1
Coquitlam	7,900	2,100	7.9	9.6	27.0
Toronto	300,200	79,800	12.8	12.3	26.6
Sherbrooke	10,200	2,600	13.9	12.2	25.9
Jonquière	6,400	1,600	11.4	12.3	25.3
Edmonton	62,900	15,600	10.4	9.9	24.8
Calgary	63,800	14,300	8.4	9.1	22.4
Saint John	10,400	2,200	14.7	11.8	21.6
Ottawa	45,300	9,200	14.4	10.4	20.4
Surrey	29,900	6,100	9.9	9.4	20.3
Cape Breton	15,800	3,100	14.0	11.1	19.7
Richmond Hill	8,500	1,600	8.3	8.9	18.8
Mississauga	39,400	7,400	7.3	8.3	18.8
St. John's	11,000	2,000	11.0	8.5	18.3
Brampton	16,100	2,900	6.1	8.0	18.1
Burlington	16,800	3,000	12.4	21.1	17.7
Windsor	26,700	4,600	13.7	12.1	17.3
Victoria	13,600	2,300	19.2	13.0	17.0
Vaughan	8,900	1,500	6.7	9.3	16.7
Sudbury	12,400	2,100	13.7	10.8	16.7
Saskatoon	20,400	3,300	10.7	7.7	16.4
Halifax	15,400	2,500	13.9	9.1	16.1
Thunder Bay	15,600	2,400	14.0	14.3	15.6
Niagara Falls	11,700	1,800	15.4	13.0	15.4
Regina	19,900	3,000	11.2	9.3	15.1
Oshawa	14,300	2,100	10.8	9.7	14.7
Markham	13,600	2,000	7.9	7.8	14.5
Oakville	12,200	1,700	9.5	13.8	14.4
St. Catharines	20,300	2,900	15.8	12.5	14.1
Cambridge	9,900	1,400	9.9	9.9	13.7
Kitchener	18,200	2,400	10.3	8.0	13.1
Gloucester	6,100	800	5.9	5.6	13.0
London	37,600	4,800	11.7	8.0	12.9
Nepean	10,200	1,000	8.9	6.5	10.2
Saanich	16,300	1,300	16.3	10.4	8.2

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

IMMIGRANTS

The last column in Table 2.4 shows that an average of 30.0 per cent of the immigrant population in cities lived below the poverty line in 1995. This share was considerably higher than the 21.6 per cent poverty rate among Canadian-born residents in cities. A closer look at poverty among urban immigrants highlights substantial differences, depending on when they immigrated. People who became landed immigrants between 1991 and 1996 (otherwise referred to as *recent immigrants or newcomers*) were the most likely group to be poor. Over half (52.1 per cent) of these immigrants lived in households with incomes below the poverty line.⁸ On the other hand, persons who became landed immigrants before 1986 had a slightly lower poverty rate than the rate for Canadian-born residents (19.7 per cent compared to 21.6 per cent). Among the non-permanent population, there was a very high incidence of poverty, at 62.4 per cent – nearly three times the incidence of the Canadian-born population.⁹

Table 2.5 shows the total number of immigrants, the number of poor immigrants, and their share of each city's population. The table also shows poverty rates among Canadian-born and immigrant populations in each city. The cities are ranked according to their immigrant poverty rates. As shown in columns three and four, many cities with a high concentration of immigrants also had a high concentration of poor immigrants. In fact, they formed a majority of the poor in Markham, Richmond Hill, Toronto, Mississauga, Burnaby, Richmond and Coquitlam. In Toronto, this majority represented the largest number of poor immigrants (368,100 persons) in any one city.

- These people are not immigrants to nor citizens of the country, but they include
- ➔ foreign students;
 - ➔ foreigners with employment authorization or Minister's permits;
 - ➔ refugee claimants and their families.

TABLE 2.4
POPULATION BY IMMIGRANT STATUS AND POVERTY STATUS, SHOWING
NUMBER, PROPORTION IN TOTAL POPULATION AND POVERTY RATE,
AGGREGATE OF CITIES, 1995

	Number		Proportion of population		Poverty rate (%)
	Total	Poor	Total	Poor	
Total population	12,147,400	2,972,200	100.0	100.0	24.5
Canadian-born	8,520,100	1,842,600	70.1	62.0	21.6
Immigrant	3,504,000	1,052,500	28.8	35.4	30.0
Non-permanent population	123,300	77,000	1.0	2.6	62.4
Immigrant	3,504,000	1,052,500	100.0	100.0	30.0
Immigrated pre-1986	2,094,000	411,700	59.8	39.1	19.7
Immigrated 1986 to 1990	551,400	193,300	15.7	18.4	35.1
Immigrated 1991 to 1996	858,500	447,500	24.5	42.5	52.1

Note: Non-permanent population refers to non-citizens residing in Canada.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

As shown in columns five to seven of this table, immigrants were more likely than Canadian-born residents to be living below the poverty line in most cities. Over 40 per cent of immigrants lived in poverty in Montréal, Québec, Hull, Sherbrooke, and Longueuil. However, apart from Montréal, these high poverty rates represent relatively few people due to the small number of immigrants in those cities. At the other end of the spectrum, the poverty rate among immigrants was less than 14 per cent in Cambridge, Oakville, Burlington and Saanich. The poverty rate among immigrants was more than double that of the Canadian-born residents in five cities – Richmond, Coquitlam, Gloucester, Richmond Hill, and Markham. However, immigrants were less likely than Canadian-born residents to be poor in Victoria, Niagara Falls, Thunder Bay, Oshawa, and Sudbury.

Among the cities shown in Table 2.5, those in the metropolitan areas of Toronto, Montréal and Vancouver were most likely to be home to poor immigrants. Of all the poor immigrants who lived in cities, 31.0 per cent lived in cities within the

Toronto CMA, and approximately nine per cent lived in cities within each of the CMAs of Montréal and Vancouver.

As discussed above, the average poverty rate among recent immigrants (that is, those who gained landed immigrant status between 1991 and 1996) was more than twice the rate among Canadian-born residents in cities. As well, recent immigrants comprised twice the share of the poor population (15.1 per cent) as they did among the total population (7.1 per cent). While these data convey the relatively high likelihood of recent immigrants to be living below the poverty line, this risk is not uniform across cities. Figure 2.4 shows the poverty rates among recent immigrants in each city.¹⁰ Almost two-thirds of recent immigrants in the cities of Hull, Montréal, Longueuil, Québec and Ottawa were poor in 1995. Remarkably, more than half of recent immigrants were poor in 18 of the 31 cities. At the other end of the scale, less than one-third of newcomers were poor in Vaughan, Brampton and Oakville.

As shown in Table 2.5 and Figure 2.4, there were striking differences between the poverty rates for

Canadian-born residents and recent immigrants in the same city. The rate among recent immigrants was more than four times the rate for the Canadian-born population in the cities of Richmond Hill, Nepean and Coquitlam. In Gloucester and Markham, the poverty rate for recent immigrants was more than five times that of the Canadian-born population.

In some respects, one might not expect immigrants to be more at risk of being in poverty than Canadian-born residents. Spigelman points out a number of characteristics associated with the immigrant population in British Columbia that would theoretically work against high poverty rates. These characteristics are associated not only with immigrants in BC, but also with immigrants across the country.

- ➔ Most recent immigrants gained entry through the points system, which admits persons with skills and resources supposedly in demand by Canadian businesses. In 1996, 53 per cent of landed immigrants to Canada were considered to be in the "economic class." Of these, 81 per cent were in the skilled immigrant class and 19 per cent were business-class immigrants.¹¹
- ➔ Immigrants are more likely than people born in Canadian to have a university degree. Thirty-four per cent of recent immigrants aged 25 to 44 had completed university, compared to 19 per cent of the Canadian-born population.¹²
- ➔ The immigrant population is older than the Canadian-born population. As such, a larger proportion of this population is of working-age.
- ➔ The labour force participation of working-age immigrants is close to that of Canadian-born citizens.

TABLE 2.5
IMMIGRANT POPULATION BY POVERTY STATUS AND CITY, SHOWING NUMBER, PROPORTION IN CITY POPULATION
AND POVERTY RATE, 1995

	Immigrant population		Proportion of immigrants in city population		Poverty rate (%)		
	Total	Poor	Total	Poor	Immigrants	Canadian- born	Difference
ALL CITIES	3,504,000	1,052,500	28.8	35.4	30.0	21.6	8.4
Montréal	265,500	132,200	26.9	32.5	49.8	36.6	13.2
Québec	5,800	2,900	3.6	5.1	49.5	34.0	15.5
Hull	5,500	2,700	9.0	14.9	48.3	26.8	21.4
Sherbrooke	3,700	1,500	5.0	7.0	41.6	28.8	12.8
Longueuil	11,600	4,700	9.1	12.4	40.9	29.0	11.9
Ottawa	77,600	29,900	24.7	33.6	38.6	24.0	14.5
Richmond	71,600	26,100	48.4	67.9	36.4	15.2	21.3
Coquitlam	32,100	11,400	32.0	50.8	35.4	15.3	20.1
Burnaby	73,700	26,000	41.9	53.0	35.2	21.1	14.1
Vancouver	227,700	77,800	45.0	49.6	34.2	27.1	7.0
Toronto	1,120,400	368,100	47.7	56.7	32.9	21.5	11.3
Edmonton	136,800	41,200	22.5	26.1	30.1	24.6	5.6
Hamilton	84,600	25,200	26.7	28.8	29.8	26.5	3.3
Laval	47,800	14,000	14.7	20.0	29.2	20.0	9.2
Gatineau	4,000	1,100	4.0	5.8	28.7	19.1	9.6
Halifax	12,400	3,400	11.2	12.7	27.7	23.9	3.8
Winnipeg	107,500	29,400	17.7	19.9	27.4	23.4	4.0
Gloucester	18,300	5,000	17.9	35.6	27.2	10.5	16.7
Saskatoon	15,600	4,200	8.2	9.6	26.9	22.2	4.7
Calgary	165,000	44,000	21.7	28.2	26.7	18.7	8.0
Surrey	89,800	23,200	29.8	36.0	25.9	19.2	6.7
Richmond Hill	42,500	10,800	41.9	60.6	25.3	11.6	13.8
London	67,400	15,700	21.0	26.0	23.3	17.5	5.8
Victoria	14,900	3,400	21.1	19.1	22.6	25.5	-2.8
Windsor	46,200	10,400	23.7	27.1	22.4	18.4	4.1
Nepean	26,200	5,800	23.0	36.3	22.3	11.3	11.0
Kitchener	42,000	9,000	23.9	30.7	21.5	15.1	6.4
Regina	14,700	3,100	8.3	9.6	21.4	17.9	3.5
Mississauga	234,700	49,400	43.3	55.5	21.0	12.5	8.5
Markham	83,100	17,300	48.2	68.7	20.8	8.3	12.4
St. Catharines	26,800	4,800	20.8	21.0	18.0	17.6	0.4
Niagara Falls	14,600	2,500	19.1	17.9	17.0	18.5	-1.4
Brampton	96,000	15,700	36.0	43.1	16.3	12.0	4.3
Thunder Bay	14,300	2,100	12.7	12.2	14.6	15.4	0.8
Oshawa	21,800	3,100	16.4	14.5	14.3	16.7	-2.3
Vaughan	55,200	7,800	41.8	49.2	14.2	10.2	4.0
Sudbury	9,700	1,400	10.8	7.2	14.1	22.0	-7.9
Cambridge	21,800	3,000	21.8	21.8	13.7	13.6	0.2
Oakville	35,600	4,700	28.0	37.4	13.3	8.5	4.8
Burlington	28,300	3,700	20.8	26.5	13.2	9.6	3.6
Saanich	21,000	2,800	21.0	21.4	13.1	12.4	0.7

Note: Canadian-born refers to persons born in Canada. Cities with a poor immigrant population of less than 1,000 persons were included in the totals for all cities but were not listed individually.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

A larger share of working-age persons in the population, combined with participation rates similar to those of the Canadian-born population, suggest a larger-than-average share of workers in the labour force.

➔ Immigrant families are far less likely to be headed by lone parents. As discussed in the section below on "Household Type and Poverty," lone-parent families have significantly higher poverty rates.

Despite these characteristics, immigrants who gained landed immigrant status between 1991 and 1996 and those who gained landed immigrant status between 1986 and 1990 have had difficulty staying above the poverty line, as shown in Table 2.4. In part, this is due to

difficulties that some immigrants have entering the labour force and the low wages that many of them receive. Many immigrants, particularly newcomers, face a variety of serious employment challenges, beyond those experienced by other Canadians.

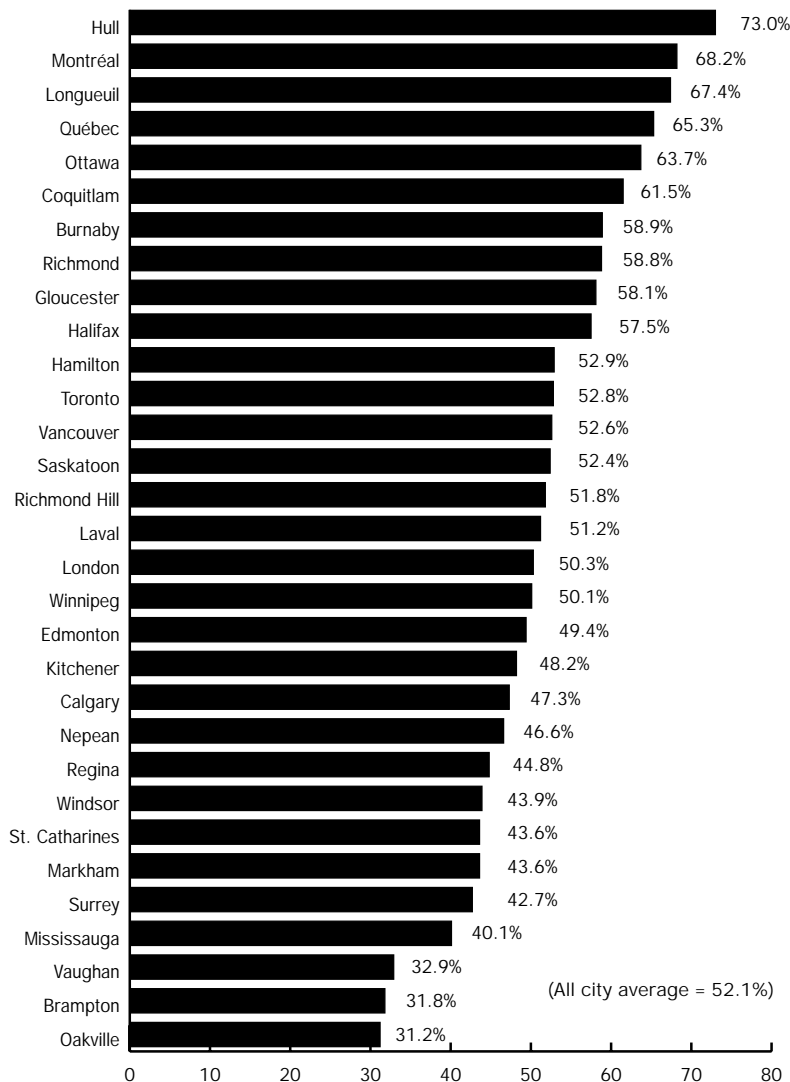
- They must adjust to their relocation in a new country, and

they often face language and cultural barriers.

- Many experience discrimination that hinders their participation in the labour market.
- New immigrants are often unfamiliar with Canadian institutions, conventions and processes involved in finding employment and in the workplace.

- New immigrants' skills, credentials and employment histories are often not recognized by employers or accreditation agencies.
- Many employed immigrants work in industrial sectors that are highly stratified or that pay lower-than-average wages.¹³

FIGURE 2.4
POVERTY RATES FOR RECENT IMMIGRANT POPULATION, BY CITY, 1995



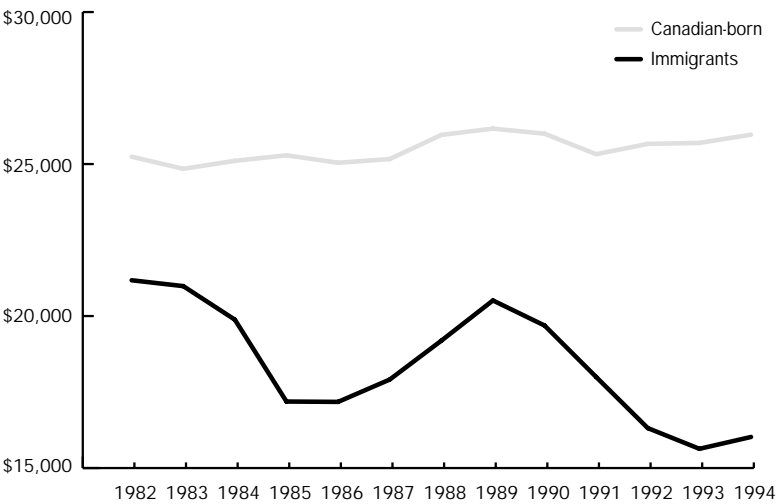
Note: Cities with poor immigrant populations of less than 1,000 persons were not included in this list.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Poverty appears to decline among immigrants as they spend more time in Canada, suggesting that poverty rates among recent immigrants are high temporarily and will drop in time. However, the low levels of earnings among recent immigrants cast doubt on whether poverty rates among this group will ever approach those of pre-1986 immigrants and Canadian-born citizens. Figure 2.5 shows earnings for new immigrants two years after their landing, compared to earnings of the Canadian-born population between 1982 and 1994. Although newcomers have consistently received lower earnings than the Canadian-born workers, the earnings gap between the groups began to grow in 1989, suggesting that this population may be facing greater challenges than before in gaining a foothold in the labour market.

While not as reliant on earnings as working-age immigrants, senior immigrants (either those who entered the country as seniors or who aged in Canada) also face unique challenges gaining an adequate income. Often they do not have access to the income security programs available to other elderly Canadians. For example, immigrant seniors do not qualify for OAS, GIS or SPA benefits unless they have lived in Canada for at least 10 years. Furthermore, they are only eligible for partial OAS benefits after 10 years' residence, and they do not qualify for full benefits until they have lived in Canada for 40 of their adult years.

FIGURE 2.5
AVERAGE EARNINGS OF IMMIGRANT TAX-FILERS TWO YEARS AFTER
LANDING AND CANADIAN-BORN TAX-FILERS, 1982-1994



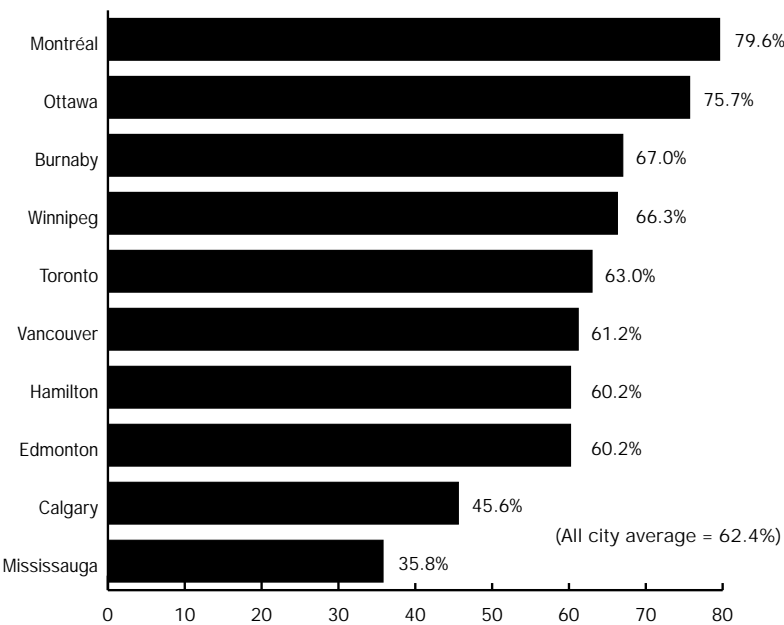
Note: Data adjusted to 1994 dollars.

Source: Prepared by the Canadian Council on Social Development using data from Langlois and Dougherty, Citizenship and Immigration Canada (1997), *Preliminary Profile of Immigrants Landed in Canada over the 1980 to 1994 Period*.

NON-PERMANENT
RESIDENTS

Due to their small numbers, non-permanent residents form a modest proportion of urban populations. As mentioned above, non-permanent residents include foreign students, foreigners with employment authorization or Minister's permits, and refugee claimants and their families. Table 2.4 shows that the cities in this study were home to 123,300 non-permanent residents; of these, 77,000 were living in poverty. Overall, these residents accounted for 1.0 per cent of the total population and 2.6 per cent of the poor population. Although not shown in this table, slightly more than three-quarters (77.6 per cent) of the poor non-permanent population lived in the cities of Montréal, Vancouver and Toronto.

FIGURE 2.6
POVERTY RATES FOR NON-PERMANENT POPULATION, BY CITY, 1995



Note: Cities with poor non-permanent populations of less than 1,000 persons were not included in this list.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Figure 2.6 shows poverty rates among the non-permanent population in 10 cities. Over 75 per cent of non-permanent residents in Montréal and Ottawa lived below the poverty line in 1995. In eight of the 10 cities, over 60 per cent of non-permanent residents were poor.

Non-permanent residents experienced the highest poverty rates of any group examined in this report, suggesting that this group faces significant barriers in obtaining an adequate income. They are often restricted from joining the paid labour force and they generally have limited sources of income. Many members of this group, particularly non-sponsored refugee claimants, must survive for long periods with little or no income.

TABLE 2.6
VISIBLE MINORITY POPULATION BY POVERTY STATUS AND CITY, SHOWING NUMBER, PROPORTION IN CITY
POPULATION AND POVERTY RATE, 1995

	Visible minority persons		Proportion of visible minority persons in city population		Poverty rate (%)		
	Total	Poor	Total	Poor	Visible minority	Non-visible minority	Difference
ALL CITIES	2,618,600	983,700	21.6	33.1	37.6	20.9	16.7
Montréal	202,300	129,300	20.5	31.8	63.9	35.4	28.6
Québec	3,700	2,300	2.2	4.0	62.2	34.0	28.2
Hull	3,600	2,000	5.9	11.2	55.5	27.6	27.9
Sherbrooke	2,000	1,100	2.7	5.0	54.4	29.0	25.4
Ottawa	59,500	31,800	18.9	35.7	53.4	22.4	31.0
Longueuil	9,900	5,000	7.9	13.0	49.9	28.6	21.4
Hamilton	35,400	15,800	11.1	18.1	44.8	25.4	19.3
Halifax	10,900	4,700	9.8	17.4	43.4	22.5	20.9
Toronto	877,000	357,300	37.3	55.0	40.7	19.8	20.9
London	28,700	11,400	8.9	18.9	39.7	16.7	23.0
Coquitlam	27,700	10,800	27.7	48.5	39.1	15.9	23.3
Laval	26,400	10,100	8.1	14.5	38.4	19.9	18.4
Richmond	73,000	27,500	49.4	71.4	37.6	14.6	22.9
Gloucester	15,000	5,500	14.7	39.2	36.5	9.7	26.8
St. Catharines	6,800	2,500	5.3	10.8	36.5	16.8	19.7
Burnaby	69,300	25,000	39.4	51.2	36.1	22.4	13.7
Windsor	24,800	8,800	12.7	23.1	35.7	17.3	18.4
Saskatoon	11,000	3,900	5.8	8.9	35.2	22.1	13.2
Edmonton	109,900	38,400	18.1	24.3	34.9	24.1	10.9
Vancouver	227,000	79,200	44.8	50.5	34.9	27.8	7.1
Kitchener	17,200	5,700	9.8	19.3	33.1	15.0	18.1
Victoria	6,000	1,900	8.5	10.9	32.2	24.4	7.8
Winnipeg	72,300	23,300	11.9	15.8	32.2	23.2	9.0
Calgary	125,600	40,000	16.5	25.6	31.8	18.3	13.5
Nepean	17,800	5,300	15.6	33.3	30.1	11.1	18.9
Surrey	87,000	25,800	28.8	40.1	29.7	18.0	11.7
Richmond Hill	33,000	9,500	32.6	53.7	28.9	12.0	16.9
Regina	10,000	2,800	5.6	8.7	28.3	17.7	10.6
Mississauga	183,600	45,600	33.9	51.3	24.9	12.1	12.8
Oshawa	6,600	1,600	5.0	7.5	24.5	15.9	8.6
Markham	79,500	17,700	46.1	70.4	22.2	8.0	14.2
Cambridge	7,500	1,600	7.5	12.0	22.0	13.0	9.0
Brampton	79,800	16,500	29.9	45.3	20.6	10.6	10.0
Saanich	11,300	2,100	11.3	16.5	18.8	12.1	6.7
Burlington	7,000	1,300	5.1	9.0	18.1	9.9	8.2
Oakville	13,300	2,200	10.4	17.3	16.5	9.1	7.4
Vaughan	20,900	3,100	15.8	19.6	14.9	11.5	3.4

Note: Cities with a poor visible minority population of less than 1,000 persons were included in totals for all cities but were not listed individually.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Visible Minority Persons in Poverty

Visible minority persons are defined under the 1986 *Employment Equity Act* as those (other than Aboriginal

persons) who are non-Caucasian in race or non-white in colour. In 1996, these Canadians accounted for 21.6 per cent of the combined population in cities. Not surprisingly, some of the largest cities were also home to some

of the greatest visible minority populations. Of the 2.6 million visible minority persons in cities shown in Table 2.6, 877,000 lived in Toronto, 183,600 lived in adjoining Mississauga, 227,000 lived in

Vancouver, and 202,300 lived in Montréal. Cities with the largest proportion of visible minorities in the city population included Richmond, BC (at 49.4 per cent); Markham, Ontario (at 46.1 per cent), Vancouver (at 44.8 per cent), Burnaby, BC (at 39.4 per cent); and Toronto (at 37.3 per cent). In contrast, visible minorities accounted for relatively small proportions of the population in other cities, such as in Québec, Sherbrooke and Oshawa, showing that not all cities are increasingly multi-racial.

Despite the existence of long-standing visible minority communities in Canada, most visible minority persons are part of families that came to Canada following changes to the federal *Immigration Act* in the late 1970s and 1980s which opened the doors for persons from non-European countries. Most of these immigrants have been attracted to the Toronto, Montréal and Vancouver areas where they form communities with others who share their ethnicity, culture and language. Fewer visible minorities have settled outside of these areas.

As shown in Table 2.6, visible minorities in cities were far more likely to live below the poverty line than were non-visible minorities. On average, 37.6 per cent of the visible minority population in cities was poor, compared to 20.9 per cent of the non-visible minority population. Furthermore, the average poverty rate for visible minorities was greater than the highest rate for non-visible minorities in any of the individual cities examined. As well, the poverty rate for visible minorities was more than double the rate for non-visible minorities in 14 of the 37 cities listed. In the city of Gloucester in the Ottawa-Hull area, the poverty rate for visible minorities (36.5 per cent) was almost four times the rate for non-visible minorities (9.7 per cent).

The range of poverty rates among visible minorities in cities was also remarkable. As shown in Figure 2.7, more than 50 per cent of visible minority persons were poor in the top five cities listed; in the bottom five cities, poverty rates among this population were less than 21 per cent.

Although visible minorities accounted for an average of 21.6 per cent of the city populations, they accounted for 33.1 per cent of the poor populations. In the cities of Richmond, Markham, Toronto, Richmond Hill, Mississauga, Burnaby, and Vancouver, more than half of the poor population was a visible minority.

The high incidence of poverty among visible minorities is linked, in part, to their employment earnings. Whether they are immigrants or Canadian-born, visible minority persons have lower labour market earnings than their non-visible minority counterparts. In 1996, approximately two-thirds (68 per cent) of visible minorities were immigrants and one-third (32 per cent) were Canadian-born. In most cases, visible minority immigrants earned less than their non-visible minority counterparts.¹⁴ Given their similar language and educational experiences, one might expect earnings parity between Canadian-born visible minorities and non-visible minorities, but that was not the case. Pendakur and Pendakur suggest that Canadian-born visible minority men have slightly lower earnings than their non-visible minority counterparts, even when such factors as potential employment experience, education, occupation and industry are taken into account. Although difficult to quantify, one likely contributor to this difference in earnings is discrimination in hiring and workplace practices.¹⁵

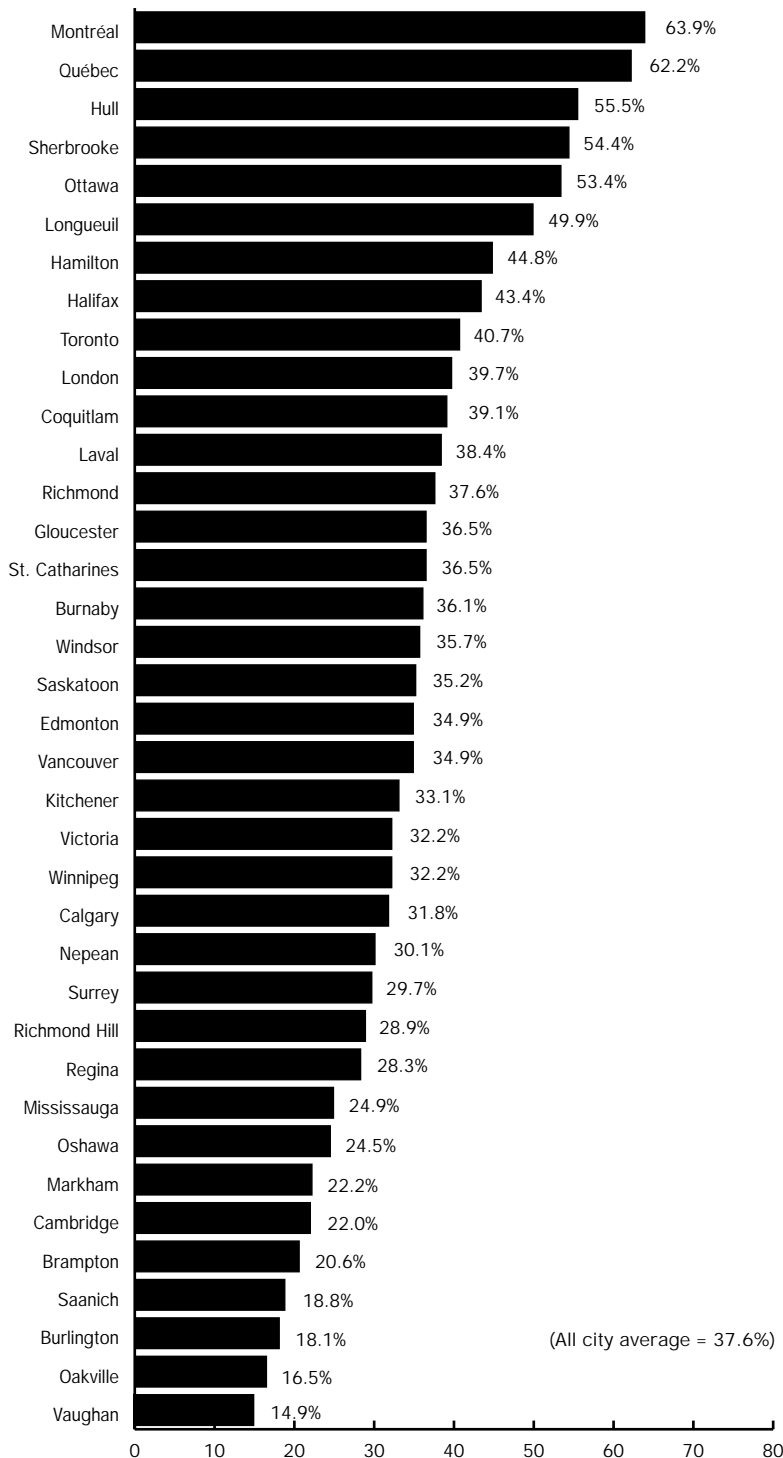
Aboriginal People in Poverty

In 1995, Aboriginal people in cities were more than twice as likely to live in poverty as non-Aboriginal people.¹⁶ Table 2.7 shows poverty data for the Aboriginal and non-Aboriginal populations in all cities, as well as in 15 individual cities with sizeable Aboriginal populations.¹⁷ On average, 55.6 per cent of Aboriginal people in cities were living in poverty in 1995, compared to 24 per cent of non-Aboriginal people. The incidence of poverty among urban Aboriginal people was the highest of any population examined in this report, other than non-permanent residents.

As shown in Figure 2.8 and Table 2.7, the range of poverty rates was substantial for Aboriginal people in cities with sizeable Aboriginal populations, varying from 40.8 per cent in Burnaby to 66.1 per cent in Vancouver. In each city, the poverty rate among Aboriginal people was considerably greater than the rate among non-Aboriginal people. It was more than double the non-Aboriginal rate in two-thirds of the cities examined, and more than triple the non-Aboriginal rate in Thunder Bay, Saskatoon and London. In Regina, the incidence of poverty among Aboriginal people was a remarkable 4.2 times the rate of non-Aboriginal people. These differences are particularly significant in that they reflect the economic situations of people living within the same cities.

Aboriginal people account for a relatively small proportion of most city populations. As presented in the third and fourth columns of Table 2.7, Aboriginal persons accounted for an average of 1.5 per cent of the total population and 3.4 per cent of the poor population in all cities in 1995. Even in cities with larger-than-average shares of Aboriginal people in the population – such as Saskatoon,

FIGURE 2.7
POVERTY RATES FOR VISIBLE MINORITY POPULATION, BY CITY, 1995



Note: Cities with a poor visible minority population of less than 1,000 persons were not included in this list.
Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

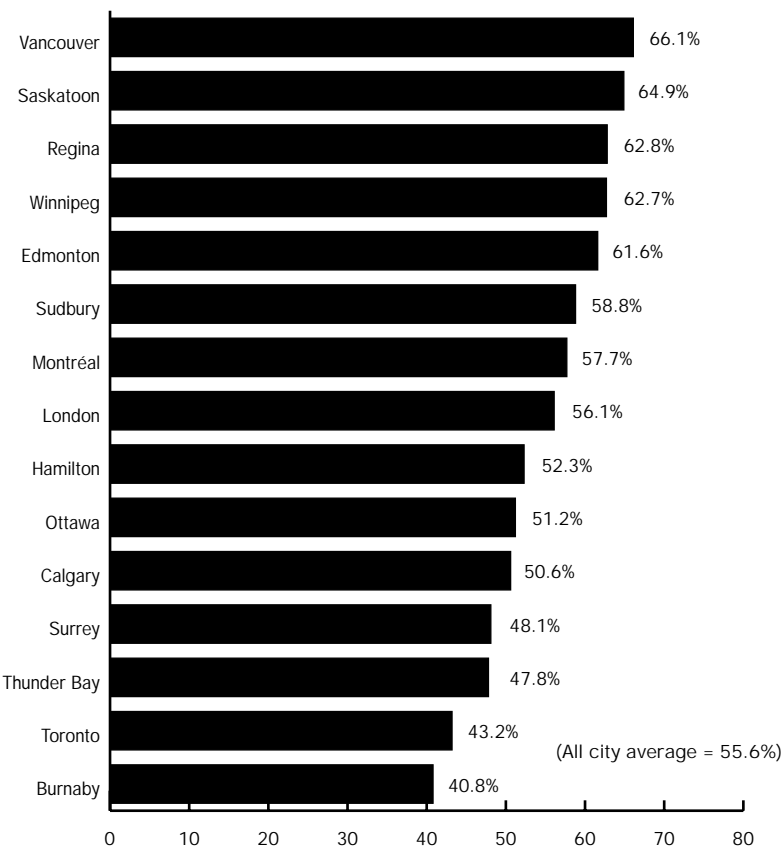
Regina, Winnipeg, Thunder Bay and Edmonton – less than eight per cent of the population was Aboriginal. Most of the cities with the highest proportions of Aboriginal people were also those with the highest Aboriginal poverty rates. In Regina, Aboriginal people accounted for 24.3 per cent of the poor population – more than three times their proportion of the total population. Saskatoon also had a large share of Aboriginal people among its poor population – 22.5 per cent of all the poor in that city.

The high poverty rate among Aboriginal people is due to a number of factors, including the significant barriers that many Aboriginal people face in getting and keeping a good job in urban centres. As a report for the Royal Commission on Aboriginal Peoples stated, they are not favoured in today's labour market:

"Aboriginal people face discrimination in hiring and employment. They earn about one-third less in wages. They are less likely to hold down full-time, year-round jobs. They are much more likely to be employed in manual trades such as construction than in white collar jobs as professionals, administrators, managers or clerks."

Low levels of employment and poor wages typically translate into low earnings. Figure 2.9 shows average 1995 earnings of all workers compared to the average earnings of off-reserve Aboriginal workers.¹⁸ Off-reserve Aboriginal workers took home only 69.7 per cent of the earnings of all workers – a difference of \$8,000. Even when the comparison was limited to full-time, full-year workers, Aboriginal workers living off-reserve still earned only 82.2 per cent of that of all workers.

FIGURE 2.8
POVERTY RATES FOR ABORIGINAL IDENTITY POPULATION, BY CITY, 1995



Note: Aboriginal identity refers to persons who identified with being North American Indian, Métis or Inuit. Cities with a poor Aboriginal population of less than 1,000 persons were not included in this list.
Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Many Aboriginal people have more difficulty than others participating in the paid labour force largely due to their age and education levels. The average Aboriginal worker is notably younger and has a lower level of formal education than the average non-Aboriginal worker. In a competitive job market, younger and less-educated workers typically earn less than older and better-educated workers.

Persons with Disabilities in Poverty

For urban residents, having a disability increases the likelihood of

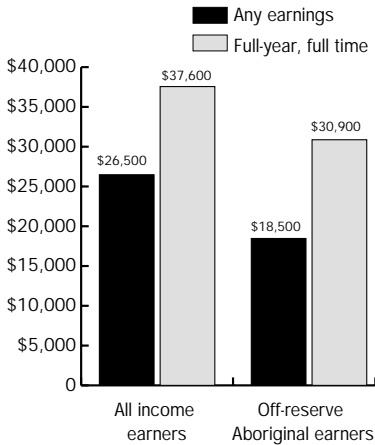
being poor. As shown in Table 2.8, approximately one in 10 city residents (10.2 per cent) had a disability in 1996.¹⁹ However, 15.0 per cent of the poor population in cities were persons with disabilities, in other words, they were over-represented among the poor. Although persons without disabilities had a poverty rate of 23.1 per cent, 36.1 per cent of those with disabilities were poor.

Figure 2.10 and Table 2.8 show cities ranked by their poverty rate for persons with disabilities. In every city, the poverty rate for this group was higher than the rate for persons

without disabilities, and in 40 of the 47 cities listed, the poverty rate among persons with disabilities was 1.5 times the rate for persons without disabilities. The highest poverty rates for persons with disabilities were in Québec, containing seven of the top 10 cities. In the first five cities listed, more than 50 per cent of the population with disabilities were poor. At the other end of the scale, the lowest poverty rates for persons with disabilities still exceeded 17 per cent, and four of the five cities were located in Southern Ontario. As was seen among other population groups, the likelihood of a person with disabilities living in poverty had a lot to do with the city in which they lived.

Persons with disabilities are another group that often encounters difficulties participating in the labour force. Factors such as the type of disability and its severity are closely

FIGURE 2.9
AVERAGE EARNINGS OF ALL
INCOME EARNERS AND OFF-
RESERVE ABORIGINAL INCOME
EARNERS, BY FULL-YEAR FULL-TIME
STATUS, CANADA, 1995



Note: Aboriginal refers to the population who identified themselves as Aboriginal.
Source: Statistics Canada, *The Daily*, July 13, 1998.

TABLE 2.7
ABORIGINAL IDENTITY POPULATION BY POVERTY STATUS AND CITY, SHOWING NUMBER, PROPORTION IN CITY
POPULATION AND POVERTY RATE, 1995

	Aboriginal identity population		Proportion of Aboriginal population in city population		Poverty rate (%)		
	Total	Poor	Total	Poor	Aboriginal	Non-Aboriginal	Difference
ALL CITIES	181,000	100,700	1.5	3.4	55.6	24.0	31.7
Vancouver	10,300	6,800	2.0	4.3	66.1	30.2	35.8
Saskatoon	15,100	9,800	7.9	22.5	64.9	19.2	45.7
Regina	12,600	7,900	7.1	24.3	62.8	14.9	47.9
Winnipeg	41,300	25,900	6.8	17.6	62.7	21.5	41.2
Edmonton	24,100	14,800	4.0	9.4	61.6	24.6	37.0
Sudbury	2,800	1,700	3.1	8.6	58.8	20.0	38.8
Montréal	2,900	1,700	0.3	0.4	57.7	41.2	16.5
London	3,700	2,100	1.1	3.4	56.1	18.3	37.8
Hamilton	4,000	2,100	1.3	2.4	52.3	27.3	25.0
Ottawa	3,300	1,700	1.0	1.9	51.2	28.0	23.2
Calgary	13,800	7,000	1.8	4.5	50.6	20.0	30.5
Surrey	4,900	2,300	1.6	3.6	48.1	20.9	27.2
Thunder Bay	6,200	2,900	5.5	17.2	47.8	13.4	34.4
Toronto	9,200	4,000	0.4	0.6	43.2	27.6	15.6
Burnaby	2,400	1,000	1.3	2.0	40.8	27.6	13.1

Note: Cities with a poor Aboriginal population of less than 1,000 persons were included in the totals for all cities but were not listed individually.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

linked with employment opportunities. Furthermore, lack of access to disability-related supports and to workplace accommodations often prevents persons with disabilities from reaching their full potential in work environments. As well, some employers may discriminate against persons with disabilities by not hiring such persons or not considering them for job advancement opportunities. As Fawcett stated, "Entering and staying in the labour force can be a major hurdle for some people with disabilities. The path is often littered with obstacles and closed doors. Whether or not persons with disabilities believe they are limited or prevented from working depends upon their environment as much as it does upon their disability." And because employment levels are linked to poverty rates, the workplace barriers faced by persons with disabilities contribute to their high poverty rates.

Household Type and Poverty

Families play an important economic role in most people's lives. Close relatives rely on each other, especially during challenging economic times.²⁰ Through a sense of collective responsibility, the income and resources of individuals are generally shared among family members. Expenditures made by members are often intended to benefit the family as a whole, particularly for such essential items as food and shelter. Measures of income adequacy (such as the LICOs) are usually assessments of the relationship between a family's or individual's income and their expenses.²² Data in this section show that certain household types are better able than others to strike an economic balance.

HOUSEHOLD FAMILIES AND INDIVIDUALS

For the purposes of this report, households refer to either economic families or unattached individuals.²³ As

shown in Table 2.9, most city residents lived in economic families in 1995. Of the 5.1 million households in 1995, 63.1 per cent were economic families. Among these families, couples with no children under age 18 accounted for the largest share (44.3 per cent). Couples with children under age 18 represented 36.7 per cent of all economic families, lone-parent families with children under age 18 represented 10.3 per cent, and other families represented 8.7 per cent.

Unattached individuals were highly over-represented among poor households, and economic families on the whole were under-represented. Although unattached individuals accounted for 36.9 per cent of all households, they formed 56.5 per cent of poor households. Conversely, economic families accounted for 43.5 per cent of poor households – 19.6 percentage points less than their share (63.1 per cent) of all households.

TABLE 2.8
PERSONS WITH DISABILITIES BY POVERTY STATUS AND CITY, SHOWING NUMBER, PROPORTION IN CITY POPULATION
AND POVERTY RATE, 1995

	Persons with disabilities		Proportion of persons with disabilities in city population		Poverty rate (%)		
	Total	Poor	Total	Poor	With a disability	Without a disability	Difference
ALL CITIES	1,239,000	446,900	10.2	15.0	36.1	23.1	13.0
Québec	13,900	8,100	8.6	14.4	58.4	32.4	26.0
Montréal	83,900	47,400	8.5	11.6	56.5	39.7	16.7
Trois-Rivières	4,200	2,300	9.0	15.8	53.9	28.5	25.5
Sherbrooke	6,700	3,500	9.1	15.9	51.6	27.4	24.2
Longueuil	10,200	5,200	8.1	13.6	50.8	28.4	22.4
Hull	5,800	2,700	9.4	15.0	46.6	27.4	19.3
Vancouver	52,600	24,100	10.4	15.3	45.7	29.2	16.5
Chicoutimi	3,900	1,700	6.3	12.6	43.4	20.2	23.2
Hamilton	46,200	18,600	14.6	21.3	40.3	25.4	15.0
Saint John	11,100	4,400	15.7	23.0	39.6	24.6	15.1
Jonquière	3,800	1,500	6.8	11.4	39.6	22.3	17.3
Laval	19,800	7,700	6.1	11.0	38.9	20.3	18.6
Edmonton	67,600	26,300	11.2	16.6	38.9	24.4	14.5
Ottawa	39,100	15,100	12.4	17.0	38.7	26.8	11.9
Winnipeg	67,100	25,600	11.1	17.4	38.2	22.5	15.7
Gatineau	6,800	2,600	6.8	13.2	37.9	18.1	19.8
Toronto	252,600	94,700	10.7	14.6	37.5	26.4	11.1
Burnaby	17,900	6,600	10.2	13.5	37.0	26.8	10.2
Victoria	11,100	3,900	15.7	22.1	35.4	23.1	12.2
Halifax	13,900	4,800	12.5	17.8	34.8	22.9	11.8
St. John's	10,300	3,600	10.3	15.2	34.6	22.1	12.5
Calgary	69,100	23,400	9.1	15.0	33.8	19.2	14.6
Cape Breton	21,500	7,000	19.0	24.9	32.8	23.1	9.7
Saskatoon	20,600	6,700	10.8	15.5	32.7	21.6	11.1
Sudbury	14,100	4,500	15.6	23.5	31.9	19.2	12.7
Coquitlam	8,100	2,600	8.1	11.4	31.5	21.5	10.1
Surrey	29,800	9,400	9.9	14.6	31.5	20.2	11.2
Richmond	11,100	3,500	7.5	9.1	31.4	25.5	5.9
Windsor	26,600	7,800	13.7	20.5	29.5	18.0	11.5
Regina	18,300	5,300	10.3	16.2	28.8	17.1	11.7
London	39,600	11,200	12.3	18.5	28.2	17.4	10.8
St. Catharines	17,000	4,800	13.3	20.8	28.0	16.2	11.8
Thunder Bay	15,200	4,000	13.6	23.6	26.5	13.4	13.1
Mississauga	43,200	11,400	8.0	12.8	26.3	15.5	10.8
Niagara Falls	10,200	2,700	13.4	19.3	26.3	17.0	9.3
Kitchener	19,500	5,000	11.1	16.8	25.4	15.7	9.8
Cambridge	10,700	2,700	10.7	19.9	25.4	12.3	13.1
Oshawa	15,700	3,900	11.8	18.2	25.1	15.1	10.0
Richmond Hill	7,400	1,800	7.3	10.3	24.8	16.9	7.9
Brampton	21,900	4,900	8.2	13.6	22.5	12.8	9.7
Burlington	12,200	2,500	9.0	18.0	20.8	9.3	11.5
Nepean	9,500	2,000	8.3	12.2	20.6	13.5	7.1
Gloucester	7,600	1,600	7.5	11.2	20.5	13.0	7.5
Oakville	9,400	1,900	7.4	14.7	19.7	9.1	10.6
Saanich	10,700	2,100	10.7	16.2	19.5	12.1	7.5
Vaughan	10,400	2,000	7.9	12.7	19.4	11.4	8.1
Markham	11,200	1,900	6.5	7.7	17.3	14.3	3.0

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

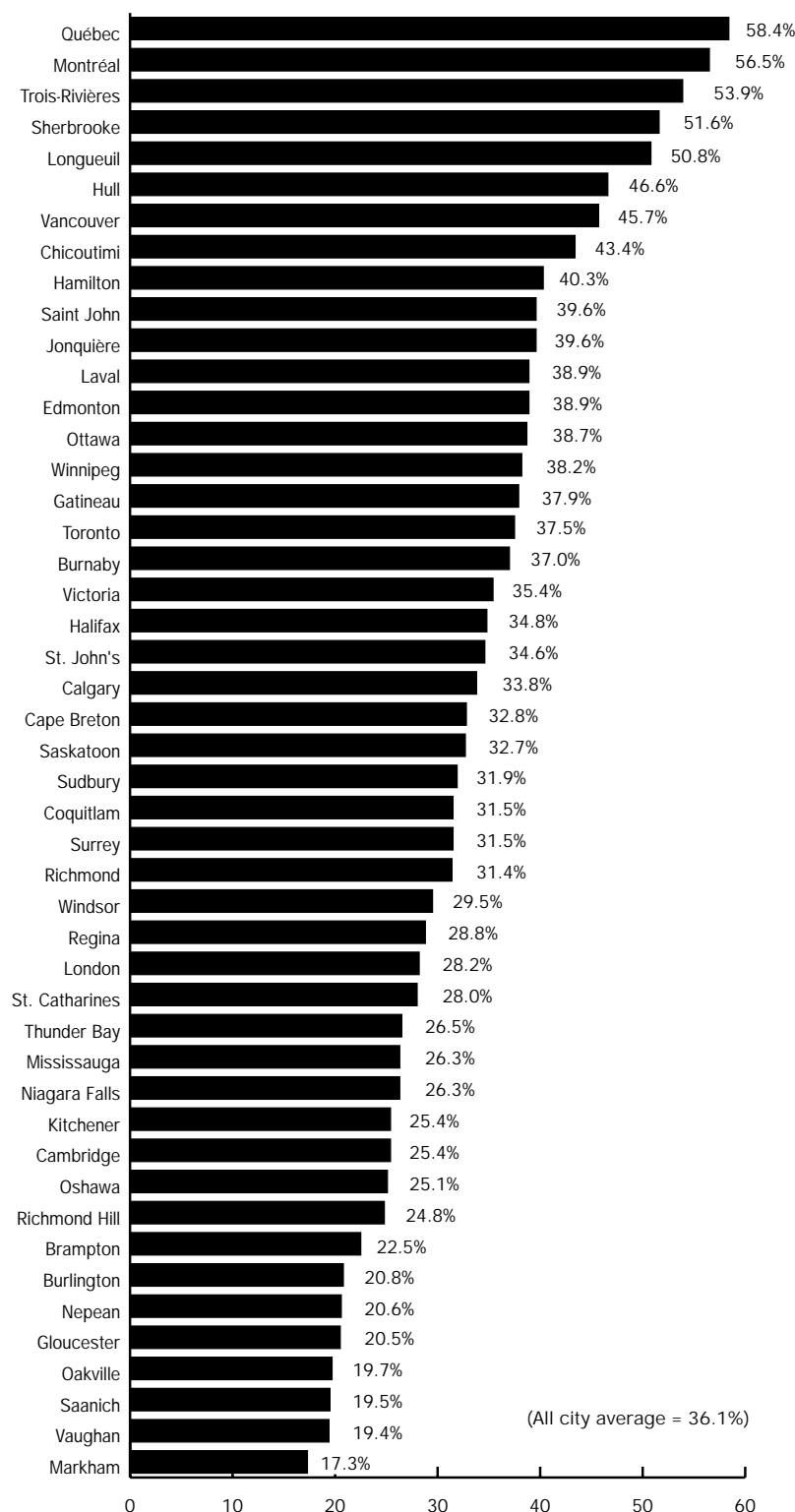
While couples (with and without children) were under-represented among poor families, lone-parent families and other families were over-represented among the poor. Lone-parent families accounted for 29.9

per cent of poor families – almost triple their proportion of all families.

The poverty rate among all households was 29.5 per cent, the rate among all economic families was

20.3 per cent, and the rate among unattached individuals was 45.2 per cent. For all household types, lone-parent families had the highest incidence of poverty – on average, 59.2 per cent were living below the

FIGURE 2.10
POVERTY RATES FOR PERSONS WITH DISABILITIES, BY CITY, 1995



Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

poverty line. At 47.5 per cent, single women had the next highest poverty rate. Couples without children had the lowest incidence of poverty – almost one-fifth the rate of lone-parent families.

Table 2.10 presents poverty data for lone-parent families, couples with children, and unattached individuals in each city, ranked by poverty rates for lone-parent families. Cities with relatively high poverty rates among lone-parent families did not necessarily have high poverty rates among other family types. The incidence of poverty among lone-parent families ranged from 33.2 per cent in Vaughan to 76.7 per cent in Cape Breton – a difference of more than 100 per cent between the lowest and highest rates. Cities with the next four highest poverty rates among lone-parent families were geographically dispersed.

There is little question that lone-parent families had remarkably high poverty rates, particularly when compared to the rates for other household types within the same cities. For example, the poverty rate among couples with children in Cape Breton was less than one-quarter the rate for lone-parent families in that city. Even the highest incidence of poverty among couples with children – 35.0 per cent in Montréal – was half the rate of lone-parent families in the same city. Despite having lower poverty rates than lone-parent families, couples with children still had relatively high rates in many cities, including Montréal, Burnaby, Vancouver, Richmond and Toronto.

Other than in Vaughan, poverty rates among unattached individuals in each city were lower than those among lone-parent families and higher than those among couples with children. Over 57 per cent of unattached individuals were poor in the cities of

TABLE 2.9
HOUSEHOLDS BY HOUSEHOLD TYPE AND POVERTY STATUS, SHOWING
NUMBER, PROPORTION OF TOTAL HOUSEHOLDS AND POVERTY RATE,
AGGREGATE OF CITIES, 1995

	Number		Proportion of total households		Poverty rate (%)
	Total	Poor	Total	Poor	
Total households	5,141,800	1,517,200	100.0	100.0	29.5
Total economic families	3,246,100	660,600	63.1	43.5	20.3
Total unattached individuals	1,895,700	856,600	36.9	56.5	45.2
Total economic families	3,246,100	660,600	100.0	100.0	20.3
Couples with no children under 18	1,438,400	171,300	44.3	25.9	11.9
Couples with children under 18	1,192,500	222,800	36.7	33.7	18.7
Lone-parent families with children under 18	333,600	197,500	10.3	29.9	59.2
All other families	281,500	68,900	8.7	10.4	24.5
Total unattached individuals	1,895,700	856,600	100.0	100.0	45.2
Men	894,600	380,800	47.2	44.5	42.6
Women	1,001,100	475,800	52.8	55.5	47.5

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Trois-Rivières, Montréal, Québec and Jonquière. By comparison, less than 30 per cent of unattached individuals in Gloucester and Nepean were poor.

DISCUSSION

Household type is one factor that influences the sources and levels of household income. As shown above, lone-parent families are more likely than unattached individuals and couples to be poor. To some extent, the poverty rates among these various household types are due to the dynamics of the earning capacity of household members and the presence of dependants.

On average, non-elderly households earn almost 80 per cent of their income through wages, salaries and self-employment.²⁵ As such, household members' level of participation in the labour force is a key variable in the income equation. In general, the more weeks of employment that a family or individual has, the lower their likelihood of living in poverty.

Furthermore, in a competitive labour market, households headed by one potential income earner are more economically vulnerable than households with multiple potential earners.²⁶

For the average family, having earnings from more than one family member is critical in being able to meet their household expenditures. In 1992, employed heads and spouses in the average family earned \$669 a week, and they needed a combined total of 76.8 weeks of paid work per year to cover their expenditures.²⁷ Furthermore, the Canadian economy relies on multiple earners in the workforce.

"... it is not just individual families that now depend on two wages. Indeed, the Canadian economy as a whole depends on the capacity of families to adapt to new economic realities. The health of the private sector is sustained, in large measure,

by the expenditures families make in the marketplace and the public sector services on which Canadians count are paid for with the taxes contributed by both men and women."²⁸

Couples with children have two potential adult income earners and at least one dependant. As such, these families are more likely to have earnings high enough to keep them out of poverty. In 1995, 40.5 per cent of non-elderly couples with children had a combined total of at least 98 weeks of employment – the equivalent of at least two full-year jobs. An additional 43.8 per cent of these families had a combined total of 53 to 97 weeks of employment – the equivalent of at least one full-year job, but less than two full-year jobs.²⁹ In both these cases, multiple household members are employed.

For couples, even if one spouse is unemployed or under-employed, the other spouse may be able to earn a sufficient income to support the entire family. For these families, the ability to pool household resources provides an important buffer against poor labour market returns. To a great extent, the participation of women in the labour force has shielded many families from the declining real earnings of working men and from the rising cost of living.³⁰

Lone-parent families with children under age 18 have one potential adult income earner and at least one dependant. In general, parents in these families are less likely to participate in the labour market, often as a result of their child-care responsibilities. In 1995, only 36.9 per cent of non-elderly lone-parent families had the equivalent of a full year's employment.³¹ For this reason alone, lone-parent families were more likely to have low earnings, thus

TABLE 2.10
SELECTED HOUSEHOLD TYPES BY POVERTY STATUS AND CITY, SHOWING NUMBER AND POVERTY RATE, 1995

	Lone parents with children under 18			Couples with children under 18			Unattached individuals		
	Total	Poor	Poverty rate (%)	Total	Poor	Poverty rate (%)	Total	Poor	Poverty rate (%)
ALL CITIES	333,600	197,500	59.2	1,192,500	222,800	18.7	1,895,700	856,600"	45.2
Cape Breton	4,000	3,100	76.7	10,700	1,700	15.7	10,900	5,400	50.1
Saint John	2,800	2,000	73.3	6,300	1,100	17.6	11,300	5,200	45.9
Montréal	33,900	23,700	70.1	73,300	25,700	35.0	256,200	148,300	57.9
Hamilton	10,200	7,100	69.3	29,300	5,700	19.5	48,700	24,700	50.7
St. John's	3,100	2,100	65.7	9,600	1,500	15.3	13,100	6,400	48.6
Sudbury	3,100	2,000	64.7	8,100	1,100	13.4	14,900	6,800	45.6
Trois-Rivières	1,600	1,000	63.0	3,500	600	16.5	11,000	6,400	58.2
Longueuil	5,300	3,300	62.9	11,400	2,500	21.9	21,600	10,900	50.5
Winnipeg	17,100	10,700	62.6	60,700	10,200	16.9	95,100	46,600	49.1
Toronto	64,900	40,500	62.5	213,300	53,900	25.3	365,600	152,500	41.7
Surrey	7,600	4,700	61.9	34,700	5,900	17.1	29,400	12,300	42.0
Halifax	3,500	2,200	61.5	8,000	1,200	15.6	27,100	11,200	41.4
Québec	5,300	3,300	61.2	12,200	2,700	21.9	44,500	25,500	57.3
Niagara Falls	2,200	1,300	61.1	7,400"	1,000	13.3	8,900	3,700	41.3
Saskatoon	6,300	3,800	60.8	19,600	2,900	14.9	31,300	14,300	45.7
Edmonton	18,100	11,000	60.8	61,200	12,300	20.0	95,900	44,900	46.8
Vancouver	10,600	6,400	59.9	38,300	10,100	26.4	132,600	62,300	47.0
Ottawa	9,800	5,900	59.9	23,900	5,800	24.5	76,600	31,800	41.6
Jonquière	1,600	900	59.0	6,400	1,000	15.9	6,100	3,500	57.2
Sherbrooke	3,000	1,700	57.5	5,700	1,100	18.9	17,300	9,400	54.7
Thunder Bay	3,200	1,900	57.3	11,100	800	7.4	15,600	5,900	37.6
Hull	2,300	1,300	57.0	5,100	1,100	20.9	13,500	6,400	47.7
St. Catharines	3,800	2,200	56.9	11,800	1,300	11.4	17,800	7,200	40.5
Windsor	6,300	3,600	56.7	17,900	2,300	12.8	30,200	11,800	39.1
London	9,900	5,600	56.4	32,100	3,800	11.9	50,500	19,500	38.6
Coquitlam	2,200	1,200	56.4	11,500	2,200	19.5	11,300	4,400	38.8
Regina	5,900	3,300	55.9	18,400	1,900	10.5	26,800	10,100	37.6
Oshawa	4,500	2,500	55.0	14,200	1,400	10.2	15,000	5,300	35.4
Kitchener	5,000	2,700	53.9	19,200	2,200	11.5	22,500	7,800	34.8
Burnaby	3,900	2,100	53.9	16,200	4,300	26.6	30,700	13,400	43.7
Cambridge	2,600	1,400	53.8	12,400	1,100	8.7	9,100	3,100	33.7
Chicoutimi	1,600	800	53.3	7,100	900	12.8	7,300	3,800	51.5
Victoria	2,400	1,200	51.3	3,600	500	14.5	26,200	10,300	39.3
Laval	8,000	4,100	50.7	36,100	6,100	16.8	34,000	15,900	46.8
Calgary	18,000	9,000	50.0	83,600	13,200	15.8	112,400	47,000	41.8
Mississauga	10,900	5,300	48.6	67,300	9,700	14.3	39,300	12,500	31.9
Gatineau	3,500	1,700	48.6	12,300	1,600	12.9	9,400	4,500	47.7
Richmond	2,600	1,200	46.5	16,900	4,400	26.0	14,700	5,500	37.3
Richmond Hill	1,500	700	46.2	13,100	2,000	15.2	6,200	2,200	36.2
Nepean	2,800	1,300	46.1	13,200	1,500	11.0	11,100	3,300	29.4
Gloucester	2,800	1,300	45.8	12,100	1,200	9.8	8,000	2,300	29.0
Brampton	5,600	2,600	45.3	34,100	3,600	10.5	17,000	5,400	31.6
Burlington	2,600	1,100	41.9	14,900	900	6.1	12,900	4,100	31.8
Saanich	2,500	1,000	41.7	9,500	700	7.6	15,000	5,300	35.2
Markham	2,000	800	37.5	22,100	3,200	14.3	7,500	2,700	36.2
Oakville	2,100	700	34.6	15,800	1,200	7.4	9,800	3,200	32.7
Vaughan	1,300	400	33.2	18,100	1,900	10.6	3,900	1,600	41.5

Note: Cities are ordered by their poverty rates for lone parents with children under 18.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

contributing to their higher poverty rates among this family type. Furthermore, these families are usually headed by women, and if they are able to participate in the labour market, they typically earn

less than their male counterparts. In 1995, almost half (47 per cent) of employed lone parents earned less than \$7.50 an hour.³² As well, women tend to have fewer savings and assets than do men. And

although some female lone-parents may have non-market revenue such as child support or divorce settlements, these payments are usually not substantial enough to shield the family from poverty.

TABLE 2.11
SUMMARY FIGURES FOR POPULATION GROUPS IN CITIES, 1995: DISPERSION OF PROPORTIONS AND RATES

	Proportion of group in city population			Proportion of group in poor population			Poverty rate (%)		
	High	Average	Low	High	Average	Low	High	Average	Low
Children, under 15	23.8 Brampton	19.1	11.4 Victoria	33.5 Gloucester	23.3	14.0 Québec	50.5 Montréal	29.8	10.9 Oakville
Youth, 15 to 24	16.8 Sherbrooke	13.6	12.4 Burlington	25.0 Halifax	17.1	12.7 Burlington	51.0 Montréal	30.7	10.6 Burlington
Seniors, 65 and older	19.2 Victoria	11.5	5.4 Gatineau	21.1 Burlington	11.8	5.6 Gloucester	40.7 Montréal	25.0	8.2 Saanich
Immigrants	48.4 Richmond	28.8	3.6 Québec	68.7 Markham	35.4	5.1 Québec	49.8 Montréal	30.0	13.1 Saanich
Visible minorities	49.4 Richmond	21.6	2.2 Québec	71.4 Richmond	33.1	4.0 Québec	63.9 Montréal	37.6	14.9 Vaughan
Aboriginal identity	7.9 Saskatoon	1.5	0.3 Montréal	24.3 Regina	3.4	0.4 Montréal	66.1 Vancouver	55.6	40.8 Burnaby
Persons with disabilities	19.0 Cape Breton	10.2	6.1 Laval	24.9 Cape Breton	15.0	7.7 Markham	58.4 Québec	36.1	17.3 Markham
Lone-parent families (of households)	9.4 Cape Breton	6.5	3.4 Vaughan	24.1 Cape Breton	13.0	7.0 Vancouver	76.7 Cape Breton	59.2	33.2 Vaughan
Unattached individuals (of households)	60.3 Victoria	36.9	10.3 Vaughan	79.1 Victoria	56.5	29.2 Vaughan	58.2 Trois-Rivières	45.2	29.0 Gloucester

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Individuals without dependants are less likely to be living in poverty than are lone-parent families, but they are more likely to be poor than are couples with children. Because they have no dependants, unattached individuals may seem to be at less risk of being poor than other family types, but that is not the case. These individuals are vulnerable to poverty simply because they have only one possible source of earnings. And although one might expect a higher labour force participation rate when there is only one potential earner in the household, only 57.2 per cent of non-elderly unattached individuals had a full-year job in 1995.³³ As well, working-age unattached individuals are generally younger than married couples, and as discussed above, younger people had greater difficulties in the labour

market in the 1990s. Furthermore, unattached individuals are more likely to be students than are other family types. As such, they are less likely to be fully employed and more likely not to participate in the labour force.

Summary

This chapter examined the poverty rates among populations defined by a number of characteristics – age and gender, immigration status, visible minority status, Aboriginal identity status, disability status, and household type. This summary synthesizes some of the information already presented and shows the range of population shares and poverty rates among the groups vulnerable to poverty.

Table 2.11 summarizes the range of figures for different population groups. The first three columns show the highest, average, and lowest proportions of each group in any of the cities. For example, children on average accounted for 19.1 per cent of the population in cities. They comprised 23.8 per cent of Brampton's population (the highest share in any of the cities) and 11.4 per cent of Victoria's population (the lowest share in any of the cities).

The range between the highest and lowest proportions was substantial for all groups. Immigrants and visible minority persons accounted for almost 50 per cent of the population in Richmond, but less than four per cent in Québec. On the other hand, the Aboriginal identity population was never higher than eight per cent of

TABLE 2.12
SUMMARY: POVERTY RATE RANGE LEVEL FOR ALL PERSONS AND POPULATION GROUPS, BY CITY, 1995

	ALL PERSONS	Children under 15	Youth 15 to 24	Seniors 65 and older	Immigrants	Visible minorities	Aboriginal identity	With disabilities	Lone-parent families	Unattached individuals
Montréal	H	H	H	H	H	H	M	H	M	H
Québec	H	M	H	H	H	H	-	H	M	H
Longueuil	M	H	M	H	H	H	-	H	M	M
Trois-Rivières	H	M	H	M	-	-	-	H	M	H
Hull	M	M	M	H	H	H	-	H	M	M
Sherbrooke	M	M	H	M	H	H	-	H	M	H
Ottawa	M	H	H	M	H	H	M	M	M	M
Vancouver	H	M	H	H	M	M	M	H	M	M
Cape Breton	M	M	M	M	-	-	-	M	H	M
Saint John	M	M	M	M	-	-	-	M	H	M
Gatineau	M	L	L	H	M	-	-	M	M	M
Halifax	M	M	H	L	M	M	-	M	M	M
Victoria	M	M	H	L	M	M	-	M	M	M
Calgary	M	M	M	M	M	M	M	M	M	M
Edmonton	M	M	M	M	M	M	M	M	M	M
Hamilton	M	M	M	M	M	M	M	M	M	M
Surrey	M	M	M	M	M	M	M	M	M	M
Toronto	M	M	M	M	M	M	M	M	M	M
Winnipeg	M	M	M	M	M	M	M	M	M	M
Coquitlam	M	M	M	M	M	M	-	M	M	M
Laval	M	M	M	M	M	M	-	M	M	M
Jonquière	M	M	M	M	M	M	-	M	M	M
Burnaby	M	M	M	M	M	M	L	M	M	M
London	M	M	M	L	M	M	M	M	M	M
Saskatoon	M	M	M	L	M	M	M	M	M	M
Richmond	M	M	M	M	M	M	-	M	M	L
Chicoutimi	M	L	M	M	-	-	-	M	M	M
St. John's	M	M	M	L	-	-	-	M	M	M
Sudbury	M	M	M	L	L	-	M	M	M	M
Windsor	M	M	M	L	L	M	-	M	M	M
Regina	L	M	M	L	L	M	M	M	M	M
St. Catharines	L	M	M	L	L	M	-	M	M	M
Kitchner	L	M	L	L	L	M	-	L	M	M
Richmond Hill	L	L	L	M	M	M	-	L	M	L
Niagara Falls	L	M	L	L	L	-	-	L	M	M
Gloucester	L	L	L	L	M	M	-	L	M	L
Thunder Bay	L	L	L	L	L	-	M	L	M	M
Mississauga	L	L	L	M	L	L	-	L	M	L
Nepean	L	L	L	L	L	M	-	L	M	L
Oshawa	L	M	L	L	L	L	-	L	M	L
Brampton	L	L	L	L	L	L	-	L	M	L
Cambridge	L	L	L	L	L	L	-	L	M	L
Markham	L	L	L	L	L	L	-	L	L	M
Saanich	L	L	L	L	L	L	-	L	L	M
Vaughan	L	L	L	L	L	L	-	L	L	M
Burlington	L	L	L	L	L	L	-	L	L	L
Oakville	L	L	L	L	L	L	-	L	L	L

Note: Cities were divided into high (H), mid (M) and low (L) categories based on the poverty rate among population groups. The mid-range (M) rates were + or - 25% of the mean rate for the group in all cities. High-range (H) rates were anything above +25% of mean rate. Low-range (L) rates were anything below -25% of mean rate.

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

the total in any of the cities. Regarding household types, over 60 per cent in Victoria were unattached individuals, almost six times the proportion found in Vaughan. By contrast, lone-parent families comprised less than 10 per cent of the households in all cities. These

figures show that population compositions vary by city, demonstrating that Canadian cities are by no means homogeneous.

The next three columns in Table 2.11 show similar figures, but for the poor populations. Again, the shares of

groups varied considerably among cities. For example, immigrants accounted for over 68 per cent of the poor population in some cities, and less than six per cent in other cities. The range between the highest and lowest proportions was substantial for all groups, particularly for Aboriginal

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peoples. As with overall city populations, poor populations are diverse.

The final three columns of Table 2.11 show the highest, average, and lowest poverty rates among these different population groups. Poverty rates among children, youth, seniors, immigrants and visible minorities were highest in Montréal. The highest poverty rate for any group in the cities was among lone-parent families in Cape Breton. The spread between the highest and lowest rates for all groups was staggering. For children, youth, seniors and visible minorities, the highest poverty rates were more than four times greater than the lowest rates. The smallest spread was for poverty rates among Aboriginal persons, but the lowest rate for this group was over 40 per cent. These figures show that poverty has much to do with where a person lives and with their personal or family characteristics.

Table 2.12 presents summary statistics on poverty rates among vulnerable groups in each of the cities examined. (In some cities, no poverty rates were calculated for immigrant, visible minority or Aboriginal populations due to small counts.) For each group, local poverty rates are identified as high-, mid- and low-range rates. To establish the ranges, a few simple calculations were made:

- ➔ First, an average poverty rate for that group was established based on the number of poor people in that group in all cities (as shown in Table 2.11). For example, to determine the average poverty rate for children, the sum of children in all cities was divided by the sum of poor children in all cities.
- ➔ Next, the cut-offs for each range were established by calculating plus and minus 25 per cent of the average rate. High-range poverty rates (H) fell above plus 25 per cent of the average, mid-range rates (M) were equal to or fell between plus or minus 25 per cent of the average, and low-range poverty rates (L) were below minus 25 per cent of the average.

The first column of the table shows the poverty rate range in each city for the overall population. The next nine columns show the poverty rate range for selected groups. The cities are ranked by their share of high-range poverty rates, followed by their share of mid-range poverty rates.

In 26 of the 47 cities, poverty rates for different groups fell into the mid-range at least half the time. In other words, despite the wide spread of poverty rates among certain groups, rates in most cities were generally clustered around the average. However, cities with high-range poverty rates had them for most groups. Among the top six cities on

the list, poverty rates were in the high-range for a majority of groups in those cities. And at the bottom of the list, cities consistently had low-range poverty rates for most of the vulnerable groups in their areas. In 15 of the cities listed, poverty rates among different population groups fell into the low-range at least half the time.

Other than for youth, seniors and immigrants, poverty rates among different groups were in the mid-range in more than half the cities examined. For example, child poverty rates were in the mid-range in 30 of the 47 cities, and in the high-range in only three cities. By contrast, seniors had mid-range poverty rates in only 19 of 47 cities, and high-range rates in six cities. Mid-range poverty rates were most common for the two groups with the highest average poverty rates: Aboriginal persons and lone-parent families.

Earlier sections of this chapter have demonstrated that certain characteristics increase the likelihood of being in poverty. For example, children and youth were far more likely to be poor than were middle-aged people. As well, summary data in Tables 2.11 and 2.12 show that poverty rates among different population groups vary substantially from place to place, demonstrating that the composition of a population and its location are important factors to consider when looking at poverty.

Endnotes

¹ See the section on "Poverty Among Metropolitan Cities, 1990-1995" in *Chapter 1* for a discussion of the selection criteria for large and central metropolitan cities. As well, Table 1.9 in *Chapter 1* shows city poverty rates for each of the cities meeting the criteria, the metropolitan areas in which they are located, and their central city status. In total, 47 cities (CSDs) are included in the set of standard geographic areas discussed in this and subsequent chapters. The terms "large metropolitan cities," "large cities" and simply "cities" refer to CSDs in this set of geographies.

² Jean Kunz and Grant Schellenberg. *Youth at Work in Canada*. Ottawa: Canadian Council on Social Development, 1999.

³ Statistics Canada. "Minimum wage workers," in *Labour Force Update*, Catalogue No. 71-005-XPB, Summer 1998, Vol. 2, No. 3, 1998.

⁴ Students in full-time enrollment at the time of the Census were included in this analysis. This raises two considerations with respect to poverty. First, some persons in this analysis had yet to finish their intended schooling, particularly if they were young adults. Consequently, they would ultimately have higher levels of education than they had at the time of the Census. Second, full-time students are more likely to be poor simply because they have fewer available hours for employment. Some researchers might choose to exclude these students from an analysis on poverty because they are deemed to be "temporarily poor." However, they are included here because whether or not they will eventually escape poverty, they were living below the poverty line in 1995.

⁵ Canadian Council on Social Development. *Women and Pensions Fact Sheets*. Ottawa: CCSD, 1996. Income sources for elderly families are discussed in greater detail in *Chapter 4*.

⁶ The Census defines immigrants as people who are, or have been, landed immigrants in Canada. A landed immigrant is a person who has been granted the right to live in Canada permanently by immigration authorities. Some immigrants have resided in Canada for a number of years, while others are recent arrivals. The Census does not distinguish between different classes of immigrant. As such, the immigrant category also includes refugees. Most immigrants are born outside of Canada, but a small number are Canadian-born. Children born in Canada to immigrant parents are considered to be nonimmigrants in the Census data.

For the purposes of this report, the terms "immigrant" and "foreign-born" are used interchangeably. As well, refugees are included in the data and discussions on immigrants. Persons who became landed immigrants between 1991 and 1996 are referred to as "recent immigrants" or "newcomers."

"Non-permanent residents" include foreign students, foreigners with employment authorization or Minister's permits, and refugee claimants and their families. Non-permanent residents are not considered to be immigrants.

⁷ Statistics Canada. "1996 Census: Immigration and citizenship," in *The Daily*, November 4, 1997.

⁸ Statistics Canada's LICOs are based on family income derived in Canada over the previous year, but do not include income received prior to a person's arrival in Canada. Immigrants are shown here by their period of immigration (the years when they became landed immigrants), although their income refers to the previous year. Depending on when they arrived, they may not have had a full year of income included in this assessment of their poverty status. For example, a landed immigrant who arrived in Canada in July 1995 might appear to have a low income in the 1996 Census data. However, they may have claimed their income for only half that year – that is, only the income they received in Canada from July 1995 to December 1995. In addition, the LICO does not take family assets into account. Although it is certainly not the case for all immigrants, some members of these groups are asset-rich, but claim little annual income generated in Canada. For example, a recent Business Class immigrant to Canada could bring assets to invest or maintain a revenue-generating business overseas. Although they could claim little annual income in Canada and might appear to have an income below the LICO, they could be living in material comfort through savings or foreign income. Given the assumptions made in calculating the LICOs, poverty figures for recent immigrants and others in similar situations should be interpreted with caution.

⁹ Incomes of non-permanent residents may also reflect less than a full year of income if they arrived in Canada part-way through the year.

¹⁰ Poverty rates among recent immigrants were not calculated for cities with poor recent-immigrant populations of less than 1,000 persons. However, the city average poverty rate among recent immigrants was calculated by dividing the sum of poor recent immigrants in all cities by the sum of all recent immigrants in all cities.

¹¹ Citizenship and Immigration Canada. *Facts and Figures 1996: Immigration Overview*. Ottawa: Minister of Supply and Services Canada, 1997.

¹² Statistics Canada. "1996 Census: Education, mobility and migration," in *The Daily*, April 14, 1998.

¹³ For examples, see Infantry, 1999; Henry, Tator, Mattis and Rees, 1995.

¹⁴ Statistics Canada. "1996 Census: Ethnic origin, visible minorities," in *The Daily*, February 17, 1998. The opposite was true only for persons who immigrated between 1956 and 1965. For those immigrants, non-visible minority workers earned less than visible minority workers in 1995.

¹⁵ See, for example, Henry and Ginzberg, 1984.

¹⁶ For the purposes of this analysis, "Aboriginal" refers to those persons who identify with being Aboriginal. In responding to the 1996 Census, they identified themselves as being North American Indian, Métis or Inuit. This identity definition results in a smaller Aboriginal population than the population defined by the variable on ethnic ancestry which was a popular definition in previous censuses. The ethnic ancestry question asks respondents the ethnic identity of their ancestors, not whether they themselves identify with a particular ethnic group.

Some caution is warranted in examining these data because the Aboriginal identity population may be undercounted in the Census. People with an Aboriginal identity are more mobile than average, and as such, are not as likely to be personally contacted in the census administration process. As well, they are more likely than average to be incarcerated or homeless, and as such, were not included in

these data. If these factors result in the undercounting of the population, it is likely that the missing cases represent people with particularly low incomes. The income situation for this population may actually be worse than portrayed here.

¹⁷ Aboriginal poverty rates were not calculated for cities with poor Aboriginal identity populations of less than 1,000 persons. However, the city average poverty rate among the Aboriginal identity population was calculated by dividing the sum of poor Aboriginal people in all cities by the sum of all Aboriginal people in all cities.

¹⁸ Statistics Canada. "1996 Census: Aboriginal data," in *The Daily*, January 13, 1998. In 1996, approximately 73 per cent of the Aboriginal population between the ages of 15 and 64 were not living on Indian reserves. Among this off-reserve population, approximately 44 per cent were living in CMAs, and the remaining 56 per cent were living in off-reserve rural communities or non-CMA urban communities. As such, any discussion of off-reserve Aboriginal workers captures those members of the population living in CMAs, although not exclusively.

¹⁹ Persons with disabilities are identified based on their responses to two Census screening questions:

- Is this person limited in the kind or amount of activity that he or she can do because of a long-term physical condition, mental condition or health problem: a) at home? b) at school or work? c) in other activities, for example, in transportation to or from work, or in leisure time activities?
- Does this person have any long-term disabilities or handicaps?

Using Census screening questions to identify persons with disabilities likely undercounts the true number of this population. Another Statistics Canada survey, the Health and Activity Limitation Survey (HALS), asked respondents a battery of questions related to activity limitations in order to determine their disability status. Administered in 1986 and 1991, HALS is considered to be the most accurate Canadian survey in identifying persons with disabilities. Furrie compared 1986 Census and HALS data to determine the Census' coverage of the population with disabilities, using HALS as the baseline. She found similar counts in both surveys for persons with severe and moderate disabilities, but the Census counted only 60 per cent of persons with mild disabilities, according to HALS. As well, the Census is better at accounting for adults with disabilities than it is for children with disabilities. Census counts for adults were about 80 per cent that of counts in HALS data, but Census counts for children were about 45 per cent that of HALS. Gender and region also make a difference when comparing the Census and HALS data. The Census accounted for 74 per cent of the women with disabilities and 78 per cent of the men with disabilities found by HALS. As well, Census counts most closely matched HALS counts in British Columbia and Alberta (80 per cent of HALS counts were found by the Census) and differed most in Newfoundland and Manitoba (between 64 and 68 per cent of HALS counts found by the Census). Despite undercounting, the Census is the best source of information on persons with disabilities at local levels.

²⁰ The Vanier Institute of the Family points to many situations where family members rely on each other for economic support and security. "Perhaps it is because difficult economic times are forcing people to rely on one another more than in prosperous times. With rising unemployment and poor job prospects, it has become increasingly common for youth to delay leaving home. At the same time, many young adults are returning to the family home in the wake of job loss or the break-up of their own marriages. Many older workers have lost their jobs in recent years and must depend on help from their families and friends. With higher living costs and cutbacks in some government services, seniors are also looking to others for support and assistance. Young or old, people usually turn first to family for help, support and love. Hard times underscore the many ways in which we depend on one another." Vanier Institute of the Family. *Profiling Canada's Families*, 1994.

²¹ The extent to which resources are actually shared is debatable. In much past research on family income and expenditures, family members with income are assumed to pool their income for family purposes. This approach, labeled the "unitary models" by Phipps and Burton, treats individuals in families as a single unit. The flows of money within the family are considered a "black box." This model has been criticized for failing to account for individual preferences and competing interests within the family. However, the unitary model has the advantage of simplicity, and to a large extent, puts forth a proxy for collective family preferences. In this report, families are treated as single units. For better or worse, low-income measures commonly assess income adequacy on the basis of family income.

²² See *Appendix A1* for a discussion on defining poverty.

²³ This definition allows for more than one unattached individual or economic family to live in the same dwelling. Despite living under the same roof, each of these families and individuals are treated as separate households in this report. "Household type" refers to family type or unattached individual status. For example, lone-parent families with children under age 18 are one type of household; unattached individuals are another.

²⁴ Couples refers to husband-wife families. The 1996 Census did not recognize same-sex couples.

²⁵ See the section on "Sources of Family Income" in *Chapter 4*.

²⁶ For a more detailed discussion of these issues, see David Cheal. *New Poverty: Families in a Postmodern Society*, Contributions in Sociology, No. 115. Connecticut: Greenwood Press, 1996.

²⁷ Vanier Institute of the Family. *From the Kitchen Table to the Boardroom Table: The Canadian Family and the Work Place*, 1998.

²⁸ Vanier Institute of the Family. *Profiling Canada's Families*, 1994.

²⁹ Custom tabulations prepared by the author using data from the 1996 Census.

³⁰ Evidence suggests that even the dual-earner strategy to meet family expenditures may be reaching its limit. See the forthcoming CCSD book, *The Canadian Fact Book on Poverty 2000*.

³¹ Custom tabulations prepared by the author using data from the 1996 Census.

³² Vanier Institute of the Family. *From the Kitchen Table to the Boardroom Table: The Canadian Family and the Work Place*, 1998.

³³ Custom tabulations prepared by the author using data from the 1996 Census.

